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Donoghue's
MONEY FUND DIRECTORY

Volume 10, No. 1

THE DONOGHUE ORGANIZATION, INC. Box 540, Holliston, MA 01746

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ISSN: 0737-0377

Donoghue's MONEY FUND DIRECTORY, Box 540, Holliston, MA 01746

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Additional copies of this DIRECTORY may be obtained for $24 each by writing to **Donoghue's MONEY FUND DIRECTORY,** Box 540, Holliston, MA 01746, 617/429-5930. Bulk rates available.

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SECTION I

How To Choose the Money Fund That's Right for You

What Kind of Investor Are You?
Determine How Much You Would Like to Invest
Compare Yields
Evaluate a Fund's Portfolio
Services Differ — Be Sure to Compare
Compare Fees
Compare Asset Size
Valuation Methods
Dividend Policy
How to Invest in a Money Fund

WHAT KIND OF INVESTOR ARE YOU?

Determine your own investment goals. There are now more than 283 money funds available to investors. Some will be more compatible with your investment goals than others.

Money funds fall into four categories:

- money funds available to all investors
- money funds available only through institutions
- money funds available for special purposes
- money funds exempt from taxes

Money Funds Available to All Investors

Most of these funds may be contacted directly for instructions on how to invest. It is usually not necessary to go through a stockbroker to invest in any money fund, though you may do so if you wish. Some of these funds are independently owned. Others are affiliated with stockbrokers — but are still available to all investors.

Planning to invest in stocks?

If you plan to invest in the stock market or currently have a business relationship with a broker, you may want to consider a fund available through a stockbroker. Be aware that these funds may not offer all of the services of those funds that can be contacted directly. See Table 5 on page 24 in Section III of this DIRECTORY to compare fund services and fees.

Concerned with safety?

Investors concerned primarily with safety may be interested in money funds that invest only in U.S. government securities. Money funds 100% invested in U.S. government securities are considered to be the safest funds, but they generally earn a lower yield than money funds with broader-based portfolios. If you are a conservative investor, don't rule out these funds based on their lower yields alone.

Money Funds Available Only Through Institutions

Some money funds are available to individual investors only through institutions such as bank trust departments or brokerage firms. Minimum initial investments are usually higher for this type of fund than for funds available to all investors. Very few offer checking privileges.

Some institutions-only funds are now available to individual investors through bank "sweep" accounts. As the balance of a bank checking or NOW account passes a prearranged threshold — say, $2,500 — money above the target balance is invested, or "swept" into a money fund. If the bank account falls below a minimum threshold, money is swept back from the fund. Be aware that if your account balance falls below the specified target balance, it earns only 5-5½%. Sweep accounts generally have fees that end up reducing the yield earned by the investor.

Money Funds Available for Special Purposes

"Special purpose" money funds include "load funds" (funds with a sales charge for opening an investment account); "limited purpose funds" (funds that may not be open to individual investors, and usually exist for a specific purpose, explained in Section III, page 70 of this DIRECTORY); and "Canadian money funds" (funds that invest only in Canadian money market instruments).

Some limited-purpose funds are now offered exclusively to customers of specific banks. If you are a customer of one of these banks, you may want to investigate these funds.

Money Funds Exempt from Taxes

Tax-free money funds (short-term tax-exempt mutual funds) are actually a combination of municipal bond funds and money funds. Tax-free money funds tend to invest primarily in short-term municipal notes, thus providing a tax-exempt, but lower, return to investors, which is comparable on an after-tax basis with the return on money funds. (See also "How to Set up an IRA or KEOGH" on page 100 of this DIRECTORY.)

Funds exempt from taxes are generally recommended for individuals in tax brackets of 44% or higher — not for investors who simply want a way to avoid paying taxes. The difference between the yields of tax-free funds and the after-tax yields of regular money funds should be carefully evaluated. Individuals in high tax brackets may find that the lower yields of tax-free funds exceed the after-tax yields earned on a taxable money fund investment. Consult the 1983 Tax-Free Equivalent Table (Table 8A) on page 86 of this DIRECTORY.

DETERMINE HOW MUCH YOU WOULD LIKE TO INVEST

Once you've decided which money funds best suit your needs, the second step is to determine which of these funds accepts an initial investment that corresponds with your investment goals. Tables in Sections II and III of this DIRECTORY list the funds along with their minimum initial investments.

COMPARE YIELDS

When selecting a money fund, you will find it valuable to review the performance of several money funds over the past two full years. (See Tables in Sections II and III of this DIRECTORY.) Since the money market varies considerably from year to year as we ride the interest rate roller coaster, the only way to compare money fund performances is to see how they performed on the same roller coaster ride. Those that did better did so because their investment advisors probably managed them better. Because investment advisors choose the investments funds make, it is the results of their decisions that show up in your dividends. Tables 13A, 13B, and 13C list the top performing general purpose, government only, and tax-free money funds for 1981 and 1982.

EVALUATE A FUND'S PORTFOLIO

When comparing money fund yields, you should also evaluate the portfolios of several funds. For example, a money fund 100% invested in U.S. government securities is considered to be the safest type of fund, but it will generally earn a lower yield than a money fund with a broader-based portfolio.

To evaluate a fund's portfolio you should look at both the fund's approved investments listed in Tables 5-8 of this DIRECTORY and the instruments actually included in the fund's portfolio. Approved investments are the money market instruments in which the Securities and Exchange Commission (SEC) allows the fund to invest. The fund's current portfolio holdings are selected from the approved list at the discretion of the fund's portfolio manager and may vary with market conditions. The approved investments are fully explained in the fund's prospectus along with restrictions on investments, such as maximum maturities permitted and minimum quality ratings on permitted investments. You can request by telephone a list of the securities currently included in your money fund's portfolio, or get the same information from reading Donoghue's MONEY FUND REPORT® of Holliston, MA 01746.

SERVICES DIFFER BE SURE TO COMPARE

Money funds offer a variety of services which differ from fund to fund. Listed below are a few of the services offered. Tables 5-8 of this DIRECTORY compare fund services and fees.

Checking Privileges

The check redemption privilege permits you to withdraw your money by writing a check for an amount equal to or exceeding the money fund's minimum check amount. These checks are, in effect, the same as any bank check. They are drawn against an account which the fund sets up for you at its custodian bank. The checks may be written to a third party, such as your landlord, bank, or any other vendor. Many small businesses use these checks to pay all of their bills over the usual $500 minimum earning interest on that money until the check clears.

Some money funds provide unlimited checks to the investor at no charge, while others provide only a fixed amount. Corporate investors who plan to use continuous form computer checks should consult the funds they choose for further information in check printing, as well as the funds' policy on facsimile signatures. (Most funds have strict policies against facsimile signatures unless the alternate signature appears on the signature cards or is printed by machine.)

Funds usually offer confirmations of check transactions. Cancelled checks or photocopies of checks are returned monthly, quarterly, as they clear, on request, or sometimes not at all.

Exchange Privileges

Exchange privileges permit you to exchange your shares of a money fund with the shares of another mutual fund in the same mutual fund family. Investors who would rather be in a bond fund, growth fund, or some other type of mutual fund will often switch their investments using this privilege. Some investors will use this privilege more aggressively to take advantage of market swings and interest rate fluctuations. The procedures for using the exchange privilege may vary between funds. Check each fund's prospectus for limitations or restrictions. (See Table 12, "Funds Available for Exchange," page 91 of this DIRECTORY.)

Telephone Redemption Privileges

The telephone redemption privilege allows you to request by telephone that the fund redeem your

investment, or at least part of your investment (equal to or exceeding the minimum amount for telephone redemption). The privilege is typically used to request that the fund wire the money to the bank account designated on your application. You may also request a check redemption by phone, but it is usually more efficient to write the check yourself.

IRA/Keogh

IRAs and Keogh plans may be invested in money funds. Money funds that are part of no-load mutual fund families are especially attractive for these plans because they offer money market yields as well as the opportunity to switch into other types of mutual funds when the economic environment or your financial goals change. Tables 1-4 indicate which funds offer IRAs and Keogh plans.

Deadline for Same-Day Investment by Wire

Most funds will begin crediting your investment with dividends 24 hours after receipt of a wired investment. If you choose to invest by check rather than by wire, your money will not begin earning dividends until at least one or two days after the check arrives. Money funds usually will not permit withdrawals of money invested by check for at least 10 days.

Central Asset Accounts

Central asset accounts combine several financial tools — one or more money funds, checking privileges, debit or credit cards, and a securities or discount brokerage account — into one coordinated asset management program. Until recently, only brokerage houses sponsored these plans but now independent fund families are offering their own accounts. Fees, the type of debit card, checking minimum, and minimum initial investment vary from plan to plan. (See Table 11, page 90, in this DIRECTORY for a comparison of central asset accounts.)

COMPARE FEES

Some money funds may charge monthly, quarterly, or annual service fees. They may also charge check printing, check redemption, wire redemption, exchange privilege, and one-time set-up fees. Tables 5-8 in Section III list the fees each fund charges.

COMPARE ASSET SIZE

The size of a money fund is measured by the amount of assets it manages. Technically, changes in assets will not affect your yield. A fund must have at least $20 to $100 million in assets, however, to have a real chance to get at the best yields, although some smaller funds reduce their management fees so that size will not affect your yield. When you read in the paper that money fund assets are rising or falling, it simply means that the amount of money being managed is changing, not the value of your shares.

VALUATION METHODS

Funds differ on the methods used to determine the value of the portfolio securities. There are four valuation methods currently used by the funds:
1) constant net asset value, mark-to-market;
2) variable net asset value, mark-to-market;
3) penny-rounding; and 4) amortized cost.

Each method records income on a straight line basis as it is earned. The difference between the methods depends on how the fund's current market value is determined. Funds using the two mark-to-market methods have no maximum maturity restrictions. Average maturity for funds using the penny-rounding and amortized methods of valuation cannot exceed 120 days.

DIVIDEND POLICY

Most money funds declare dividends daily, and pay, credit, or reinvest dividends on a daily, monthly, or quarterly basis.

HOW TO INVEST IN A MONEY FUND

Obtain Application

Once you have found money funds that meet your needs, you can obtain applications and prospectuses by writing or calling the fund. Most funds have toll-free 800 numbers which are listed in Table 5 of this DIRECTORY.

Invest by Mail

Mail your investment check with your application to the address designated on the prospectus. As soon as the check arrives and is converted to Federal funds (up to two days after its arrival) your money will be invested and begin to earn dividends.

If you put your own stamp on the envelope, rather than using a business reply envelope, your check will arrive more quickly, because the postal service must count prepaid mail before delivery — a process that could delay your check.

Invest by Wire

Call the money fund to obtain detailed instructions on how to wire money to the fund, and obtain an account number. Then call your bank and request it to wire the money to the fund. (It is wise to go to the main office of the bank the first time you wire money — most branch offices are not accustomed to wiring funds and may make an error.) Mail your completed application form. Your money should be invested that same day.

If you are investing less than $10,000, you are probably better off investing by check because of the bank service charges for wiring. Larger amounts can make it worthwhile to pay the wire services charges to ensure that your money is invested and earning dividends as quickly as possible.

SECTION II

Tables 1-4

Table 1. Money Funds Available to All Investors

Table 2. Money Funds Available Only Through Institutions

Table 3. Money Funds Available for Special Purposes

Table 4. Money Funds Exempt from Taxes

HOW TO READ TABLES 1, 2, 3, AND 4

Tables 1-4 are alphabetical indexes listing the policies and yields of each of the money funds. This section is separated into:

Table 1. Money Funds Available to All Investors
Table 2. Money Funds Available Only Through Institutions
Table 3. Money Funds Available for Special Purposes
Table 4. Money Funds Exempt From Taxes

Some important elements appearing in Tables 1-4 are:

Minimum investment — shown in dollars for initial and subsequent purchases of fund shares. Funds allowing minimum initial investments of $500 or less are listed in Table 9.

Type — indicating each fund's sponsor and its investment philosophy. Four fund types available to all investors are:

GP: general purpose independently owned money funds invested in a variety of money market instruments.

GP/GO: general purpose money funds 100% invested in U.S. government securities.

SB: stockbroker-affiliated money funds invested in a variety of money market instruments.

SB/GO: stockbroker-affiliated money funds 100% invested in U.S. government securities.

Funds available through central asset accounts are listed in Table 11, page 90.

Average yields — recorded only for those funds in operation for the full years ending 12/31/82 and 12/31/81. Yields printed are net of management fees and expenses. Yield figures assume reinvestment of dividends for up to one year. Top performing funds for the past two years are listed in Tables 13A, 13B, and 13C, pages 97 and 98.

Checking — showing, in dollars, the minimum amount allowed for redeeming shares by writing a check. Funds offering minimum checking of $350 or less are listed in Table 10, page 88.

Telephone redemption — showing, in dollars, the minimum amount allowed for redeeming shares by a telephone request.

Exchange privilege — indicating whether you can exchange your shares of the money fund with the shares of another fund in the same mutual fund family. Funds available for exchange privileges are listed in Table 12, page 91 of this DIRECTORY.

Special plans — indicating if a fund offers Keogh (K) or IRA plans. Funds offering IRAs or Keogh plans with no minimum investment, are listed in Tables 14 and 15, page 101.

Page no. — indicating the page in this DIRECTORY containing a detailed description of the fund's features.

Table 1. MONEY FUNDS AVAILABLE TO ALL INVESTORS

Minimum Invest. ($) Initial/ Subsequent	Fund Type	FUND NAME	Average Yields Full Year 12/31/82	Average Yields Full Year 12/31/81	Checking/ Minimum Check ($)	Telephone Redemption	Exchange Privilege	Special Plans	Page No.
500/100	GP/GO	AARP U.S. Government Money Market Trust	11.55	15.84	Yes/500	Yes	No	K/IRA	24
1,000/100	GP	APPA Great Century Money Market Fund	12.68	—	Yes/500	Yes	No	K/IRA	24
20,000/1,000	SB/GO	Active Assets Government Securities Trust (Dean Witter)	11.09	—	Yes/None	No	No	—	34
20,000/1,000	SB	Active Assets Money Trust (Dean Witter)	12.76	—	Yes/None	No	No	—	34
1,000/100	GP	Aetna Money Trust	—	—	Yes/500	Yes	Yes	—	24
1,500/500	SB/GO	Alex. Brown Cash Reserve Fund/ Government Series	—	—	Yes/500	Yes	Yes	IRA	24
1,500/500	SB	Alex. Brown Cash Reserve Fund/Prime Series	12.58	—	Yes/500	Yes	Yes	IRA	24
None/None	SB	Alliance Capital Reserves, Inc.	12.43	16.96	Yes/500	Yes	Yes	K/IRA	24
None/None	SB/GO	Alliance Government Reserves, Inc.	11.04	15.51	Yes/500	Yes	Yes	K/IRA	24
1,000/50	GP/GO	Alpha Cash Management Fund/Government Securities Portfolio	11.51	—	Yes/500	Yes	Yes	K/IRA	24
1,000/50	GP	Alpha Cash Management Fund/Money Market Portfolio	11.92	—	Yes/500	Yes	Yes	K/IRA	24
1,000/100	GP/GO	American Express Government Money Fund	—	—	Yes/500	Yes	Yes	IRA	26
1,000/100	GP	American Express Money Fund	—	—	Yes/500	Yes	Yes	IRA	26
1,000/100	GP	American General Reserve Fund, Inc.	13.05	18.03	Yes/500	Yes	Yes	K/IRA	26
2,500/100	GP	American Investor Money Fund, Inc.	—	—	Yes/500	Yes	Yes	K/IRA	26
1,000/100	GP	American Liquid Trust	12.18	16.78	Yes/500	Yes	Yes	K/IRA	26
2,000/100	GP	American National Money Market Fund, Inc.	13.17	—	Yes/500	Yes	Yes	K/IRA	26
2,000/200	GP/GO	Archer Money Market Fund of U.S. Government Securities, Inc.	—	—	Yes/500	Yes	Yes	K/IRA	26
1,000/100	GP	Axe-Houghton Money Market Fund	—	—	Yes/500	Yes	Yes	K/IRA	26
3,000/1,000	SB	BIRR, Wilson Money Fund	12.41	—	Yes/500	Yes	No	—	26
1,000/100	GP	Babson Money Market Fund, Inc./Prime Portfolio	12.64	17.09	Yes/500	Yes	Yes	K/IRA	28
1,000/100	GP/GO	Babson Money Market Fund/Federal Portfolio	—	—	Yes/500	Yes	Yes	K/IRA	28
1,000/None	GP	Boston Company Cash Management Fund	12.78	16.66	Yes/100	Yes	Yes	K/IRA	28
1,000/None	GP/GO	Boston Company Government Money Fund	—	—	Yes/100	Yes	Yes	K/IRA	28
1,000/100	GP	Brown (R.C.) Money Market Fund	—	—	Yes/500	Yes	No	K/IRA	28
5,000/100	GP	CIGNA Cash Fund, Inc.	—	—	Yes/500	Yes	Yes	—	28
2,000/250	GP	Calvert Cash Reserves: Prime Portfolio	—	—	Yes/250	Yes	Yes	K/IRA	28
2,000/250	GP/GO	Calvert Cash Reserves: U.S. Treasury Portfolio	—	—	Yes/250	Yes	Yes	K/IRA	30
1,000/250	GP	Calvert Social Investment Fund: Money Market Portfolio	—	—	Yes/250	Yes	Yes	K/IRA	30
1,000/None	GP	Capital Cash Management Trust	12.21	16.45	Yes/500	Yes	No	IRA	30
5,000/100	GP/GO	Capital Preservation Fund II	11.45	16.00	Yes/500	Yes	Yes	—	30
1,000/100	GP/GO	Capital Preservation Fund, Inc.	10.86	15.40	Yes/500	Yes	Yes	K/IRA	30
1,000/100	GP/GO	Cardinal Government Securities Trust	12.10	16.13	Yes/500	Yes	No	K/IRA	30
1,000/500	SB/GO	Carnegie Government Securities Trust	11.40	15.80	Yes/250	No	Yes	K/IRA	30
1,000/100	GP/GO	Cash Equivalent Fund, Inc./Government Securities Portfolio (Kemper)	11.52	—	Yes/500	Yes	Yes	K/IRA	30
1,000/100	GP	Cash Equivalent Fund, Inc./Money Market Portfolio (Kemper)	13.26	17.71	Yes/500	Yes	Yes	K/IRA	30
5,000/50	GP	Cash Management Trust of America	12.64	17.20	Yes/500	Yes	Yes	K/IRA	30
10,000/1,000	SB	Cash Reserve Management, Inc. (Hutton)	12.87	16.90	Yes/500	Yes	No	—	44

Table 1. MONEY FUNDS AVAILABLE TO ALL INVESTORS

Minimum Invest. ($) Initial/ Subsequent	Fund Type	FUND NAME	Average Yields (%) Full Year 12/31/82	12/31/81	Checking/ Minimum Check ($)	Telephone Redemption	Exchange Privilege	Special Plans	Page No.
500/None	SB/GO	Centennial Government Trust	10.50	—	No	No	Yes	—	32
500/None	SB	Centennial Money Market Trust	12.36	—	No	No	Yes	—	32
1,000/100	SB/GO	Chancellor Government Securities Trust-Money Market Series (Prudential-Bache)	—	—	Yes/500	Yes	Yes	K/IRA	54
3,000/100	GP	Colonial Money Market Trust	12.10	—	Yes/500	Yes	Yes	K/IRA	32
1,000/500	GP	Columbia Daily Income Co.	11.93	16.99	Yes/500	Yes	Yes	K/IRA	32
20,000/None	SB	Command Money Fund (Prudential-Bache)	—	—	Yes/None	Yes	Yes	—	54
1,000/500	SB	Composite Cash Management Co.	12.54	17.42	Yes/500	Yes	Yes	K/IRA	32
1,000/500	SB/GO	Composite U.S. Government Securities	—	—	Yes/500	Yes	Yes	K/IRA	32
1,000/None	GP	Connecticut Mutual Liquid Account, Inc.	—	—	Yes/200	Yes	No	K/IRA	32
1,000/50	SB	Current Interest, Inc./Money Market Portfolio	12.54	17.00	Yes/500	Yes	Yes	K/IRA	32
1,000/50	SB/GO	Current Interest, Inc./U.S. Government Portfolio	—	—	Yes/500	Yes	Yes	K/IRA	32
2,500/100	SB	D&D Money Market Fund, Inc.	12.79	—	Yes/500	Yes	No	—	32
1,000/100	SB	DBL Cash Fund Inc./Money Market Portfolio	12.85	—	Yes/500	Yes	Yes	K/IRA	34
1,000/100	SB/GO	DBL Cash Fund, Inc./Government Securities Portfolio	—	—	Yes/500	Yes	Yes	K/IRA	34
500/100	GP	Daily Cash Accumulation Fund, Inc.	12.54	17.58	Yes/250	Yes	Yes	K/IRA	34
500/100	SB/GO	Daily Cash Government Fund	—	—	Yes/250	Yes	Yes	K/IRA	34
5,000/100	GP	Daily Income Fund, Inc.	12.19	16.56	Yes/250	Yes	Yes	IRA	34
1,000/25	GP/GO	Delaware Treasury Reserves	—	—	Yes/500	Yes	Yes	K/IRA	36
1,000/25	GP	Delaware Cash Reserve	12.82	17.31	Yes/500	Yes	Yes	K/IRA	36
1,000/100	GP	Dollar Reserves	12.56	17.52	Yes/250	Yes	Yes	K/IRA	36
2,500/100	GP	Dreyfus Liquid Assets	13.20	17.27	Yes/500	Yes	Yes	K/IRA	36
2,500/100	GP/GO	Dreyfus Money Market Instruments,Inc./ Government Securities Series	11.92	16.03	Yes/500	Yes	Yes	—	36
50,000/100	GP	Dreyfus Money Market Instruments/Money Market Series	12.86	17.26	Yes/500	Yes	Yes	—	36
5,000/500	SB	EGT Money Market Trust	12.44	—	Yes/500	Yes	No	K/IRA	36
1,000/None	GP	Eaton Vance Cash Management Fund	12.33	16.96	Yes/500	Yes	Yes	K/IRA	36
5,000/1,000	SB	Edward D. Jones & Co. Daily Passport Cash Trust	12.44	16.85	Yes/500	Yes	No	K/IRA	36
1,000/50	GP	Equitable Money Market Account, Inc.	12.66	16.90	Yes/250	Yes	No	—	36
1,500/100	GP	FBL Money Market Fund, Inc.	12.02	—	Yes/500	Yes	Yes	K/IRA	38
1,000/100	SB	Fahnestock Daily Income Fund, Inc.	12.47	—	Yes/500	Yes	Yes	IRA	38
1,000/250	GP	Fidelity Cash Reserves	12.96	17.20	Yes/500	Yes	Yes	K/IRA	38
10,000/500	GP	Fidelity Daily Income Trust	12.86	17.10	Yes/None	Yes	Yes	K/IRA	38
1,000/250	GP/GO	Fidelity U.S. Government Reserves	11.48	—	Yes/500	Yes	Yes	K/IRA	38
1,000/100	GP	Financial Daily Income Shares, Inc.	12.57	17.51	Yes/500	Yes	Yes	K/IRA	38
500/None	GP/GO	Financial Planners Federal Securities Fund	11.52	13.58	Yes/500	Yes	Yes	K/IRA	38
1,000/100	GP	First American Money Fund, Inc.	—	—	Yes/500	Yes	No	K/IRA	38
1,000/100	GP	First Investors Cash Management Fund, Inc.	12.37	17.19	Yes/500	Yes	Yes	K/IRA	38
None/None	GP	First Trust Money Market Fund/General Purpose Portfolio	—	—	Yes/100	Yes	Yes	K/IRA	38
None/None	GP/GO	First Trust Money Market Fund/Government Portfolio	10.50	—	Yes/100	Yes	Yes	K/IRA	40
2,000/250	GP/GO	First Variable Rate Fund for Government Income, Inc.	12.14	16.97	Yes/250	Yes	Yes	K/IRA	40

Table 1. MONEY FUNDS AVAILABLE TO ALL INVESTORS

Minimum Invest. ($) Initial/ Subsequent	Fund Type	FUND NAME	Average Yields (%) Full Year 12/31/82	12/31/81	Checking/ Minimum Check ($)	Telephone Redemption	Exchange Privilege	Special Plans	Page No.
1,000/100	GP/GO	Florida Mutual U.S. Government Securities Fund, Inc. Portfolio I (Short-Term)	10.93	15.24	Yes/350	Yes	No	IRA	40
1,000/100	GP	Founders Money Market Fund, Inc.	10.80	—	Yes/500	Yes	Yes	K/IRA	40
500/100	GP/GO	Franklin Federal Money Fund	10.89	15.26	Yes/100	Yes	Yes	—	40
500/100	GP	Franklin Money Fund	12.44	16.96	Yes/100	Yes	Yes	—	40
2,500/500	GP/GO	Fund for Government Investors, Inc.	11.69	16.27	Yes/500	Yes	No	K/IRA	40
500/100	GP/GO	Fund for Ready Income	11.60	—	Yes/500	Yes	No	K/IRA	40
1,000/None	GP/GO	GIT Cash Trust Government	—	—	Yes/None	Yes	Yes	K/IRA	40
1,000/None	GP	GIT Cash Trust Regular	—	—	Yes/None	Yes	Yes	K/IRA	42
2,500/100	GP	General Money Market Fund, Inc.	—	—	Yes/500	No	No	K/IRA	42
2,000/None	GP/GO	Government Investors Trust	12.01	16.87	Yes/500	Yes	Yes	K/IRA	42
1,000/500	GP/GO	Government Money Instruments Trust	—	—	Yes/500	Yes	No	K/IRA	42
1,000/100	GP/GO	Government Securities Cash Fund	—	—	Yes/500	Yes	No	IRA	42
1,000/50	SB	Gradison Cash Reserves Trust	12.32	16.95	Yes/500	Yes	Yes	IRA	42
1,000/50	SB/GO	Gradison U.S. Government Trust	—	—	Yes/250	Yes	Yes	IRA	42
1,000/100	GP/GO	Great Lakes Money Fund	—	—	Yes/250	Yes	No	K/IRA	42
1,000/100	GP	Guardian Cash Management Trust	—	—	Yes/250	Yes	No	—	42
3,000/500	GP/GO	Hilliard Lyons Government Fund, Inc.	11.30	—	Yes/250	Yes	No	IRA	42
1,000/100	GP	Home Life Money Management Fund, Inc.	—	—	Yes/500	Yes	No	K/IRA	44
1,000/1	SB	Hutton AMA Cash Fund	—	—	Yes/1	No	No	—	44
10,000/1,000	SB/GO	Hutton Government Fund	—	—	Yes/500	Yes	No	—	44
2,000/100	GP	IDS Cash Management Fund, Inc.	12.82	17.09	Yes/500	No	Yes	K/IRA	44
2,000/100	GP/GO	IDS Government Securities Money Fund	—	—	Yes/500	No	Yes	K/IRA	44
5,000/1,000	SB	InterCapital Liquid Asset Fund, Inc. (Dean Witter)	12.81	17.44	Yes/500	Yes	Yes	K/IRA	34
1,000/25	GP	John Hancock Cash Management Trust	12.12	16.74	Yes/250	Yes	Yes	K/IRA	44
1,000/100	GP/GO	Kemper Government Money Market Fund, Inc.	11.22	—	Yes/500	Yes	Yes	K/IRA	44
1,000/100	GP	Kemper Money Market Fund, Inc.	13.40	17.70	Yes/500	Yes	Yes	K/IRA	44
25,000/None	SB	Kidder Peabody Premium Account Fund	—	—	Yes/None	No	No	—	44
5,000/500	SB	Legg Mason Cash Reserve Trust	12.32	16.95	Yes/500	Yes	Yes	K/IRA	46
2,500/100	GP	Lehman Cash Management Fund, Inc.	12.67	—	Yes/500	Yes	Yes	K/IRA	46
2,500/100	GP/GO	Lehman Government Fund, Inc.	11.36	—	Yes/500	Yes	Yes	K/IRA	46
1,000/100	GP/GO	Lexington Government Securities Money Market Fund	11.25	—	Yes/250	Yes	Yes	K/IRA	46
1,000/100	GP	Lexington Money Market Trust	13.00	17.45	Yes/250	Yes	Yes	K/IRA	46
1,000/None	GP	Liberty Cash Management Fund, Inc. (Seligman)	—	—	Yes/250	Yes	Yes	K/IRA	56
1,000/500	SB	Liquid Capital Income Trust	12.50	17.00	Yes/250	No	Yes	K/IRA	46
1,000/100	SB	Liquid Green Trust	12.85	16.88	Yes/300	Yes	Yes	K/IRA	46
1,000/None	GP	Lord Abbett Cash Reserve Fund, Inc.	12.08	16.89	Yes/500	No	Yes	K/IRA	46
1,000/None	GP	Managed Cash Account Trust	—	—	Yes/500	Yes	Yes	K/IRA	46
1,000/None	GP	Mass Cash Management Trust	12.79	17.52	Yes/500	Yes	Yes	K/IRA	48
1,000/None	GP/GO	Mass Cash Management Trust/Government Series	—	—	Yes/500	Yes	Yes	K/IRA	48
1,000/100	GP	MassMutual Liquid Assets Trust	—	—	Yes/500	Yes	No	K/IRA	48
5,000/100	SB	McDonald Money Market Fund, Inc.	11.88	—	Yes/500	No	No	K/IRA	48
20,000/None	SB/GO	Merrill Lynch CMA Government Securities Fund	11.81	—	Yes/1	No	Yes	—	48

Table 1. MONEY FUNDS AVAILABLE TO ALL INVESTORS

Minimum Invest. ($) Initial/ Subsequent	Fund Type	FUND NAME	Average Yields (%) Full Year 12/31/82	12/31/81	Checking/ Minimum Check ($)	Telephone Redemption	Exchange Privilege	Special Plans	Page No.
20,000/None	SB	Merrill Lynch CMA Money Fund	12.69	17.39	Yes/None	No	Yes	—	48
5,000/1,000	SB/GO	Merrill Lynch Government Fund, Inc.	11.61	16.16	Yes/500	Yes	No	—	48
5,000/1,000	GP	Merrill Lynch Ready Assets Trust	12.67	17.29	Yes/500	Yes	Yes	K/IRA	48
5,000/1,000	GP/GO	Merrill Lynch USA Government Reserves	—	—	Yes/500	Yes	Yes	K/IRA	48
1,000/50	GP	Midwest Income Trust/Cash Management Fund	—	—	Yes/250	Yes	Yes	IRA	50
1,000/50	GP/GO	Midwest Income Trust/Short-Term Government Fund	11.47	15.96	Yes/250	Yes	Yes	IRA	50
2,000/100	GP/GO	Money Fund of U.S. Treasury Securities, Inc.	—	—	Yes/500	Yes	Yes	K/IRA	50
1,000/500	GP	Money Market Instruments Trust	—	—	Yes/500	Yes	No	K/IRA	50
1,000/100	GP	Money Market Management	12.40	16.89	Yes/250	Yes	Yes	K/IRA	50
1,000/100	GP	Money Shares, Inc.	11.64	15.88	Yes/500	Yes	Yes	K/IRA	50
1,000/100	SB	MoneyMart Assets, Inc. (Prudential Bache)	12.85	17.51	Yes/500	Yes	Yes	K/IRA	54
5,000/1,000	SB	Morgan Keegan Daily Cash Trust	12.37	16.72	Yes/500	Yes	No	K/IRA	50
Set by broker	SB	Mutual of Omaha Cash Reserve Fund, Inc.	11.79	—	Yes/500	No	No	K/IRA	50
1,000/100	GP	Mutual of Omaha Money Market Account	12.47	16.96	Yes/500	Yes	Yes	K/IRA	50
1,000/None	GP	NEL Cash Management Trust/Money Market Series	12.91	17.14	Yes/250	Yes	Yes	K/IRA	50
1,000/None	GP/GO	NEL Cash Management Trust/U.S. Government Series	—	—	Yes/250	Yes	Yes	K/IRA	52
1,000/100	GP	National Cash Reserves, Inc.	—	—	Yes/500	Yes	Yes	K/IRA	52
1,000/100	GP	National Liquid Reserves, Inc.	12.82	17.22	Yes/500	Yes	Yes	K/IRA	52
1,000/250	GP	Newton Money Fund	12.32	—	Yes/5	Yes	Yes	K/IRA	52
2,000/100	GP	Offerman Money Market Fund, Inc.	12.10	—	Yes/500	Yes	No	—	52
1,000/25	SB	Oppenheimer Money Market Fund, Inc.	12.67	17.30	Yes/250	No	Yes	K/IRA	52
1,000/25	SB/GO	Oppenheimer U.S. Government Trust	—	—	Yes/500	No	Yes	K/IRA	52
1,000/100	GP/GO	PRIME Government Money Fund, Inc.	—	—	Yes/500	Yes	Yes	K/IRA	52
5,000/500	SB	Paine Webber CASHFUND, Inc.	12.57	16.94	Yes/500	Yes	No	--	52
1,000/100	SB	Parkway Cash Fund, Inc.	12.65	17.16	Yes/250	Yes	Yes	K/IRA	52
500/None	GP	Pennsylvania Money Fund, Inc.	12.36	—	Yes/500	Yes	No	IRA	54
1,000/100	GP	Phoenix Money Market Series	12.63	17.39	Yes/500	Yes	Yes	K/IRA	54
1,000/50	GP	Plimoney Fund, Inc.	12.38	16.96	Yes/500	Yes	Yes	K/IRA	54
1,000/100	GP	Putnam Daily Dividend Trust	12.96	17.12	Yes/500	Yes	Yes	K/IRA	54
1,000/100	GP	Quaker Cash Reserves, Inc.	12.37	—	Yes/500	Yes	Yes	K/IRA	54
10,000/None	GP/GO	Reserve CPA Fund, Inc.	—	—	Yes/None	Yes	No	—	54
1,000/1,000	GP/GO	Reserve Fund, Inc./Government Portfolio	11.63	—	Yes/500	Yes	Yes	IRA	54
1,000/1,000	GP	Reserve Fund, Inc./Primary Portfolio	12.77	17.22	Yes/500	Yes	Yes	IRA	56
2,500/100	SB	Rothschild (L.F.) Earnings & Liquidity, Inc.	—	—	Yes/500	No	No	K/IRA	56
1,000/100	GP	SAFECO Money Market Mutual Fund, Inc.	—	—	Yes/500	Yes	Yes	K/IRA	56
1,000/None	GP	Scudder Cash Investment Trust	12.44	17.11	Yes/500	Yes	Yes	K/IRA	56
1,000/None	GP/GO	Scudder Government Money Fund	11.01	11.30	Yes/500	Yes	Yes	K/IRA	56
1,000/50	SB/GO	Sears U.S. Government Money Market Trust (Dean Witter)	—	—	Yes/500	Yes	Yes	K/IRA	34
1,000/100	GP	Security Cash Fund	11.86	16.50	Yes/300	Yes	Yes	K/IRA	56
1,000/100	GP	Selected Money Market Fund, Inc./General Portfolio	12.15	16.80	Yes/500	Yes	Yes	K/IRA	56
1,000/100	GP/GO	Selected Money Market Fund, Inc./ Government Portfolio	—	—	Yes/500	Yes	Yes	K/IRA	56

Table 1. MONEY FUNDS AVAILABLE TO ALL INVESTORS

Minimum Invest. ($) Initial/ Subsequent	Fund Type	FUND NAME	Average Yields (%) Full Year 12/31/82	Average Yields (%) Full Year 12/31/81	Checking/ Minimum Check ($)	Telephone Redemption	Exchange Privilege	Special Plans	Page No.
1,000/None	GP/GO	Seligman Cash Management Fund/ Government Portfolio	—	—	Yes/250	Yes	Yes	K/IRA	58
1,000/None	GP	Seligman Cash Management Fund/Prime Portfolio	12.63	17.56	Yes/250	Yes	Yes	K/IRA	58
1,000/25	GP	Sentinel Cash Management Fund, Inc.	12.53	—	Yes/250	Yes	Yes	K/IRA	58
1,000/100	GP	Sentry Cash Management Fund, Inc.	12.44	—	Yes/500	Yes	Yes	K/IRA	58
5,000/1,000	SB	Shearson Daily Dividend, Inc.	12.69	17.31	No	No	Yes	K/IRA	58
25,000/None	SB	Shearson FMA Cash Fund	—	—	Yes/None	No	Yes	—	58
25,000/None	SB/GO	Shearson FMA Government Fund	—	—	Yes/None	No	Yes	—	58
5,000/1,000	SB/GO	Shearson Government & Agencies, Inc.	11.58	15.85	No	No	Yes	K/IRA	58
1,000/100	SB	Short Term Income Fund/M.M. Portfolio	12.42	16.54	Yes/250	Yes	Yes	IRA	58
1,000/100	SB/GO	Short Term Income Fund/U.S. Government Portfolio	—	—	Yes/250	Yes	Yes	IRA	58
1,250/100	GP	Short-Term Yield Securities, Inc.	11.91	16.69	Yes/500	Yes	Yes	K/IRA	60
500/100	GP/GO	Sigma Government Securities Fund, Inc.	10.40	15.17	Yes/500	Yes	Yes	K/IRA	60
500/100	GP	Sigma Money Market Fund, Inc.	11.81	16.47	Yes/500	Yes	Yes	K/IRA	60
3,000/100	GP	St. Paul Money Fund, Inc.	12.40	16.92	Yes/500	Yes	Yes	K/IRA	60
2,000/500	GP	Standby Reserve Fund, Inc.	12.54	—	Yes/500	No	No	K/IRA	60
2,500/100	GP	SteinRoe Cash Reserves, Inc.	12.56	16.97	Yes/500	Yes	Yes	K/IRA	60
2,500/100	GP/GO	SteinRoe Government Reserves, Inc.	—	—	Yes/500	Yes	Yes	K/IRA	60
1,000/250	GP/GO	Strategic Treasury Positions, Inc.	—	—	Yes/500	No	Yes	K/IRA	60
5,000/1,000	GP	Summit Cash Reserves Fund	—	—	Yes/500	Yes	No	K/IRA	60
5,000/None	SB	Sutro Money Market Fund	—	—	Yes/500	Yes	No	K/IRA	60
2,000/100	GP	T. Rowe Price Prime Reserve Fund, Inc.	12.89	17.37	Yes/500	Yes	Yes	K/IRA	60
2,000/100	GP/GO	T.Rowe Price U.S. Treasury Money Fund, Inc.	—	—	Yes/500	Yes	Yes	K/IRA	62
1,000/100	GP	Transamerica Cash Reserves, Inc.	12.68	17.56	Yes/500	Yes	Yes	K/IRA	62
5,000/500	SB	Trust for Cash Reserves	12.31	16.90	Yes/500	Yes	No	K/IRA	62
2,500/250	SB	Tucker Anthony Cash Management Fund	12.09	—	Yes/500	Yes	Yes	—	62
2,500/250	SB/GO	Tucker Anthony Government Securities Fund	—	—	Yes/500	Yes	Yes	—	62
1,500/50	GP/GO	U.S. Treasury Securities Fund	—	—	Yes/250	Yes	Yes	K/IRA	62
1,000/25	GP/GO	USAA Federal Securities Money Market Fund	—	—	Yes/250	Yes	Yes	K/IRA	62
1,000/25	GP	USAA Mutual Fund, Inc./Money Market Fund	12.33	—	Yes/250	Yes	Yes	K/IRA	62
1,000/100	GP	United Cash Management, Inc.	12.71	17.38	Yes/500	Yes	Yes	K/IRA	62
1,000/100	GP/GO	United Government Cash Fund, Inc.	—	—	Yes/500	Yes	Yes	K/IRA	64
1,000/100	GP	Value Line Cash Fund	13.24	17.99	Yes/500	Yes	Yes	K/IRA	64
1,000/100	GP/GO	Vanguard Money Market Trust/Federal Portfolio	11.59	—	Yes/250	Yes	Yes	K/IRA	64
1,000/100	GP	Vanguard Money Market Trust/Prime Portfolio	12.77	17.27	Yes/250	Yes	Yes	K/IRA	64
3,000/500	SB/GO	Wayne Hummer Money Fund Trust/ Government Portfolio	—	—	Yes/500	Yes	No	IRA	64
3,000/500	SB	Wayne Hummer Money Fund Trust/Money Market Portfolio	—	—	Yes/500	Yes	No	IRA	64
1,500/500	SB	Webster Cash Reserve Fund, Inc. (Kidder Peabody)	12.52	17.09	No	No	No	IRA	46
3,000/250	SB	Ziegler Money Market Trust	12.33	—	Yes/500	Yes	No	K/IRA	64

Table 2. MONEY FUNDS AVAILABLE ONLY THROUGH INSTITUTIONS

Minimum Investment: Initial / Subsequent ($)	FUND NAME	Average Yields Full Year (%) 12/31/82	12/31/81	Checking / Minimum Check ($)	Telephone Redemption	Exchange Privilege	Special Plans	Page No.
None / None	Cash & Plus Trust/Government Portfolio	—	—	No	Yes	No	—	66
	Dreyfus Institutional Money Market Fund							
50,000 / 100	Government Securities Series	—	—	Yes / 500	Yes	Yes	—	66
50,000 / 100	Money Market Series	—	—	Yes / 500	Yes	Yes	—	66
	Federated Securities							
100,000 / None	Automated Cash Management Trust	—	—	No	Yes	No	—	66
100,000 / None	Master Trust	12.62	17.28	No	Yes	No	—	66
50,000 / None	Money Market Trust	12.75	16.99	No	Yes	No	K/IRA	66
100,000 / None	Trust for Short-Term U.S. Government Securities	12.06	15.81	No	Yes	No	—	66
100,000 / None	Trust for U.S. Treasury Obligations	11.49	15.76	No	Yes	No	—	66
	Fidelity Money Market Trust							
250,000 / None	Domestic Portfolio	12.65	17.17	Yes / None	Yes	Yes	—	66
250,000 / None	U.S. Government Portfolio	11.65	16.58	No	Yes	Yes	—	66
250,000 / None	U.S. Treasury Portfolio	11.77	—	No	Yes	Yes	—	68
	Goldman, Sachs & Co.							
50,000 / None	ILA Government Portfolio	11.79	16.25	Yes / 500	Yes	Yes	—	68
50,000 / None	ILA Prime Obligations Portfolio	12.82	17.14	Yes / 500	Yes	Yes	—	68
50,000 / None	ILA Treasury Obligations Portfolio	11.97	—	Yes / 500	Yes	Yes	—	68
25,000 / 1,000	Merrill Lynch Institutional Fund	12.57	17.02	Yes / 500	Yes	No	—	68
	Shearson/American Express							
5,000 / None	Fed Fund	11.90	16.25	No	Yes	Yes	—	68
5,000 / None	T-Fund	11.71	16.02	No	Yes	Yes	—	68
5,000 / None	Temp Fund	12.80	17.09	No	Yes	Yes	—	68
	TrustFunds Liquid Asset Trust							
None / None	Agency Portfolio	—	—	No	Yes	No	—	68
None / None	Commercial Portfolio	—	—	No	Yes	No	—	68
None / None	Prime Obligation Portfolio	—	—	No	Yes	No	—	70
None / None	Treasury Portfolio	—	—	No	Yes	No	—	70

Table 3. MONEY FUNDS AVAILABLE FOR SPECIAL PURPOSES

Minimum Invest. ($) Initial / Subsequent	FUND NAME	Average Yields Full Year 12/31/82	12/31/81	Checking / Minimum Check ($)	Telephone Redemption	Exchange Privilege	Special Plans	Page No.
1,000/100	AAA U.S. Government Money Market Account, Inc.	—	—	Yes/500	Yes	No	K/IRA	72
2,500/1,000	AGF Money Market Fund	—	—	No	Yes	Yes	—	76
None/None	Aetna Variable Encore Fund, Inc.	—	—	No	No	Yes	—	72
1,000/100	American General Money Market Fund, Inc.	—	—	Yes/500	Yes	Yes	K/IRA	72
300/50	CG Money Market Fund, Inc.	—	—	No	No	Yes	K/IRA	70
None/None	Centennial Cash Accumulation Fund	—	—	No	No	Yes	—	72
5,000/5,000	Common Fund for Short-Term Investments	—	—	Yes/5,000	Yes	No	—	72
5,000/100	Ft. Washington Money Market Fund	—	—	No	Yes	No	K/IRA	72
None/None	Guardian Cash Fund	—	—	No	No	No	—	72
2,500/100	Lutheran Brotherhood Money Market Fund, Inc.	12.51	17.05	Yes/500	Yes	No	K/IRA	70
100/100	Mariner Cash Management Fund (Lehman)	—	—	No	No	No	—	72
100/100	Mariner Government Fund (Lehman)	—	—	No	No	No	—	74
None/None	Massachusetts Municipal Depository Trust	—	—	Yes/None	Yes	No	—	74

Table 3. MONEY FUNDS AVAILABLE FOR SPECIAL PURPOSES

Minimum Invest. ($) Initial/ Subsequent	FUND NAME	Average Yields Full Year 12/31/82	Average Yields Full Year 12/31/81	Checking/ Minimum Check ($)	Telephone Redemption	Exchange Privilege	Special Plans	Page No.
300/1	Merrill Lynch Retirement Reserves Money Fund	—	—	No	No	Yes	K/IRA	74
2,500/100	Nationwide Investing Foundation/ Nationwide Money Market Fund	12.58	16.98	Yes/500	Yes	Yes	K/IRA	70
2,500/100	Nationwide Investing Foundation/ Nationwide U.S. Government M.M.F.	—	—	Yes/500	Yes	Yes	K/IRA	70
None/None	Nationwide Separate Account Trust/Money Market Fund	12.74	—	No	No	Yes	—	74
None/None	North Carolina Cash Management Trust	—	—	Yes/None	Yes	No	—	74
None/None	Pacific American Liquid Assets, Inc.	12.71	—	No	No	No	—	74
1,000/None	Ready Cash Fund/Money Market Portfolio	—	—	No	No	No	—	74
1,000/None	Ready Cash Fund/U.S. Treasury Portfolio	—	—	No	No	No	—	74
250/250	Retirement Planning Funds of America/ Money Market Fund	—	—	No	Yes	Yes	K/IRA	76
1,500/200	Southern Farm Bureau Cash Fund	12.15	—	Yes/500	Yes	No	—	76
750/50	Stewardship Money Fund, Inc.	—	—	Yes/250	Yes	No	K/IRA	76

Table 4. MONEY FUNDS EXEMPT FROM TAXES

Minimum Invest. ($) Initial/ Subsequent	Fund Type	FUND NAME	Average Yields Full Year 12/31/82	Average Yields Full Year 12/31/81	Checking/ Minimum Check ($)	Telephone Redemption	Exchange Privilege	Special Plans	Page No.
20,000/1,000	GP	Active Assets Tax-Free Trust (Dean Witter)	6.22	—	Yes/None	No	No	—	78
1,000/100	GP	Aetna Tax-Exempt Money Trust	—	—	Yes/500	Yes	Yes	—	76
1,000/100	GP	Babson Tax-Free Income Fund/Money Market Portfolio	—	—	Yes/1,000	Yes	Yes	—	76
5,000/100	GP	CIGNA Tax-Exempt Cash Fund, Inc.	—	—	Yes/500	Yes	Yes	—	78
20,000/None	GP	CMA Tax-Exempt Fund (Merrill Lynch)	6.74	—	Yes/None	No	Yes	—	78
2,000/250	GP	Calvert Tax-Free Reserves: Money Market Portfolio	7.12	6.23	Yes/250	Yes	Yes	—	78
5,000/500	GP	Carnegie Tax-Free Income Trust	—	—	Yes/250	No	Yes	—	78
500/None	GP	Centennial Tax-Exempt Trust	6.35	—	No	No	Yes	—	78
2,500/500	GP	Chancellor Tax-Free Money Fund (Prudential-Bache)	—	—	Yes/500	Yes	Yes	—	78
500/100	GP	Daily Cash Tax-Exempt Fund	—	—	Yes/250	Yes	Yes	—	78
1,000/100	GP	Daily Tax-Free Income Fund, Inc.	—	—	Yes/250	Yes	Yes	—	78
5,000/100	GP	Delaware Tax-Free Money Fund	6.56	—	Yes/500	Yes	Yes	—	80
5,000/100	GP	Dreyfus Tax-Exempt Money Market Fund	7.18	7.29	Yes/500	Yes	Yes	—	80
1,000/None	GP	Eaton Vance Tax-Free Reserves	—	—	Yes/500	Yes	Yes	—	80
25,000/None	IN	Federated Tax-Free Trust	6.88	7.17	No	Yes	No	—	80
10,000/500	GP	Fidelity Tax-Exempt Money Market Trust	7.07	—	Yes/500	Yes	Yes	—	80
500/100	GP	Franklin Tax-Exempt Money Market Fund, Inc.	—	—	Yes/100	Yes	Yes	K/IRA	80
2,000/None	GP	GIT Tax Free Trust High Yield	—	—	Yes/500	Yes	Yes	—	80
2,000/None	GP	GIT Tax-Free Trust Money Market	—	—	Yes/None	Yes	Yes	—	80

Table 4. MONEY FUNDS EXEMPT FROM TAXES

Minimum Invest. ($) Initial/ Subsequent	Fund Type	FUND NAME	Average Yields Full Year 12/31/82	12/31/81	Checking/ Minimum Check ($)	Telephone Redemption	Exchange Privilege	Special Plans	Page No.
2,000/100	GP	IDS Tax-Free Money Fund, Inc.	7.04	—	Yes/500	No	Yes	K/IRA	80
50,000/None	IN	Institutional Tax-Exempt Assets	—	—	No	Yes	No	—	80
5,000/100	GP	InterCapital Tax-Free Daily Income Fund (Dean Witter)	7.10	—	Yes/500	Yes	Yes	—	78
2,500/100	GP	Lehman Tax-Exempt Money Market Fund	—	—	Yes/500	Yes	Yes	—	82
1,000/100	GP	Lexington Tax-Free Daily Income Fund, Inc.	7.01	—	Yes/250	Yes	Yes	—	82
1,000/None	GP	MFS Tax-Exempt Money Market Trust	—	—	Yes/500	Yes	Yes	—	82
2,500/250	GP	Midwest Group Tax-Free Trust/Money Market Portfolio	6.69	—	Yes/500	Yes	Yes	—	82
5,000/None	IN	Muni Fund(Shearson/American Express)	6.72	—	No	Yes	No	—	82
10,000/1,000	GP	Municipal Cash Reserve Management (Hutton)	7.07	—	Yes/500	Yes	No	—	82
25,000/500	GP	Nuveen Tax-Exempt Money Market Fund, Inc.	6.97	—	No	Yes	No	—	82
1,000/100	GP	Parkway Tax-Free Reserve Fund	6.39	—	Yes/250	Yes	Yes	—	82
1,000/None	GP	Scudder Tax-Free Money Fund	6.92	—	Yes/500	Yes	Yes	—	82
5,000/1,000	GP	Shearson Daily Tax-Free Dividend	—	—	No	No	Yes	K/IRA	82
25,000/None	GP	Shearson FMA Municipal Fund	—	—	Yes/None	No	Yes	—	84
2,000/100	GP	T. Rowe Price Tax-Exempt Money Fund, Inc.	7.39	—	Yes/500	Yes	Yes	—	84
1,000/100	GP	Tax-Exempt Money Market Fund, Inc. (Kemper)	—	—	Yes/500	Yes	Yes	—	84
5,000/100	GP	Tax-Free Money Fund, Inc.	6.65	—	Yes/500	Yes	Yes	—	84
None/None	IN	TrustFunds Tax-Exempt Trust	—	—	No	Yes	No	—	84
2,500/250	SB	Tucker Anthony Tax-Exempt Money Fund	—	—	Yes/500	Yes	Yes	—	84
3,000/100	GP	Vanguard Municipal Bond Fund/Money Market	7.03	6.70	No	Yes	Yes	K/IRA	84

SECTION III

Detailed Description of Fund Features – Tables 5-13

Table 5.	Money Funds Available to All Investors
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Table 13B.	Top Performing Government-Only Money Funds
Table 13C.	Top Performing Tax-Free Money Funds

HOW TO READ TABLES 5, 6, 7, AND 8

Tables 5-8 contain detailed descriptions of the features of the money funds. This section is separated into:

Table 5. Money Funds Available to All Investors
Table 6. Money Funds Available Only Through Institutions
Table 7. Money Funds Available for Special Purposes
Table 8. Money Funds Exempt From Taxes
Table 8A. Tax-Free Equivalent Table

A brief explanation of the data on Tables 5-8 appears below. On the left-hand pages you will find:

Fund name, address & phone number — giving you the money fund's name, address, and phone number should you wish to write or call for its latest prospectus. The 800 numbers are toll-free. If you are in the same state as the fund, however, call collect.

Assets — shown in millions of dollars for the two years ending 12/31/81 and 12/31/82.

Average yields — recorded only for those funds in operation for full years ending 12/31/81 and 12/31/82. Yields are net of management fees and expenses. Yield figures assume reinvestment of dividends for up to one year.

Fund type (Table 5 only) — indicating each fund's sponsor and its investment philosophy. Four fund types available to all investors are:

GP: general purpose, independently owned money funds invested in a variety of money market instruments.
GP/GO: general purpose money funds 100% invested in U.S. government securities.
SB: stockbroker-affiliated money funds invested in a variety of money market instruments.
SB/GO: stockbroker-affiliated money funds 100% invested in U.S. government securities.

Funds with an * next to "fund type" are available only through a sponsoring stockbroker.

Approved investments — indicating the money market instruments in which the SEC has permitted the fund to invest. Instruments actually included in a fund's portfolio are selected from the approved list at the discretion of the fund's portfolio manager and may vary with market conditions.

The SEC-approved investments listed for taxable money funds are:

1. U.S. Treasury bills and notes
2. U.S. government agency obligations
3. instrumentalities of the U.S. government
4. negotiable commercial bank certificates of deposit
5. bankers' acceptances
6. commercial paper
7. repurchase agreements
8. savings accounts
9. Canadian government securities
10. Yankee CDs (domestic deposits in foreign banks' U.S. branches)
11. reverse repurchase agreements
12. corporate obligations
13. thrift institution obligations
14. International Bank for Reconstruction & Development obligations
15. letters of credit
16. Eurodollar CDs (deposits in U.S. banks' foreign branches)
17. variable rate U.S. government guaranteed obligations
18. floating rate notes
19. documented discount notes
20. negotiable insured bank CDs up to $100,000
21. short-term U.S. Treasury debt securities
22. master demand notes

The SEC-approved investments listed for tax-free money funds are:

1. rans: revenue anticipation notes
2. tans: tax anticipation notes
3. bans: bond anticipation notes
4. construction loan notes
5. municipal bonds
6. industrial development notes
7. project notes
8. serial bonds
9. prerefunded municipal bonds
10. municipal notes
11. short-term municipal bonds or notes
12. tax-exempt commercial paper
13. tax-free municipal securities
14. floating rate/variable rate demand notes

Investment advisor — who chooses the investments the fund makes.

Administrator/distributor — the organization that markets the fund — i.e., writes the prospectus and sales literature explaining the fund's features, handles customer relations, trains the salespeople, keeps close tabs on the fund's legal position, coordinates the functions of the custodian bank and transfer agent, and provides administrative services necessary to conduct a complex business like a money fund.

Custodian — the organization, usually a bank, which holds in custody and safekeeping the securities and other assets of the fund.

Transfer agent — the organization which prepares and maintains records relating to the accounts of the fund's shareholders.

On the right-hand pages you will find:

Minimum investment — shown in dollars for initial and subsequent purchases.

Deadline for same-day investment by wire — converted to Eastern Standard Time. Most funds will begin crediting your investment with dividends 24 hours after receipt of a wired investment. Receipt constitutes notification unless otherwise noted in Tables 5-8.

Telephone redemption/minimum — showing if the fund permits telephone redemption, and, if so, the minimum amount allowed.

Wire fees — showing, in dollars, how much a fund charges for redeeming shares by wire.

Checking/minimum check — showing if the fund offers checking services, and, if so, the minimum amount allowed for withdrawing your money by writing a check.

No. of checks provided — indicating the number of checks the fund provides at no charge.

Checks returned — indicating how often cancelled checks are returned — **monthly**, **quarterly**, or on an **as-they-clear** basis. Some funds may only return a confirmation or photocopy of checks. Others may do this only **on request**. Some do **not return** cancelled checks.

Checking fees — showing, in dollars, if a fund charges fees for check printing **(CP)**, check redemption **(CR)**, or other checking fees **(fees vary)**.

Exchange privileges — indicating if you can exchange your shares of the money fund with the shares of another fund in the same mutual fund family. Check each fund's prospectus for limitations or restrictions.

Table 12, page 91, lists funds available for exchange. The funds are grouped alphabetically under the name of their administrator/distributor.

Additional charges — showing, in dollars, if a fund charges exchange fees **(E)**, monthly service fees **(MS)**, quarterly service fees **(QS)**, annual service fees **(AS)**, one-time set up fees **(SU)**, a sales charge **(SC)**, or other fees **(fees vary)**.

None of the money funds included in this DIRECTORY — except the load funds in the special purpose category — requires a sales charge to open an investment account. Check the fund's prospectus for more detailed information on other charges.

Table 5. MONEY FUNDS AVAILABLE TO ALL INVESTORS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Fund Type	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
AARP U.S. Government Money Market Trust 421 Seventh Ave Pittsburgh PA 15219 (5/79) (800) 245-4770 (412) 392-6300 (AL&HI)	4,317.7	3,530.2	11.55	15.84	GP/GO	1-3,7, 17,20,21	1. Institutional Research Corp. 2. Federated Securities Corp. 3, 4. State Street Bank & Trust Co.
APPA Great Century Money Market Fund 292 Madison Avenue New York NY 10017 (6/81) (800) 221-3576 (212) 949-5900 (NY)	4.4	4.3	12.68	—	GP	1-7,17, 21	1, 2. PPS Securities Corp. 3, 4. The Bank of New York
Aetna Money Trust 151 Farmington Avenue Hartford CT 06156 (1/82) (800) 243-5774 (US) (800) 842-1494 (CT)	16.3	—	—	—	GP	1-22	1. Aetna Life Insurance & Annuity Co. 2. Aetna Financial Services, Inc. 3, 4. State Street Bank and Trust Co.
Alex. Brown Cash Reserve Fund/Government Series P.O. Box 17250 Baltimore MD 21203 (4/82) (800) 638-4276 (US) (800) 492-4207 (MD) (301) 321-4444 (Baltimore)	63.6	—	—	—	SB/GO	1-3,7, 11,14, 17,21	1. AIM Advisors, Inc. 2. Alex Brown & Sons 3, 4. Provident National Bank
Alex. Brown Cash Reserve Fund/Prime Series P.O. Box 17250 Baltimore MD 21203 (8/81) (800) 638-4276 (US) (800) 492-4207 (MD) (301) 321-4444 (Baltimore)	478.9	390.9	12.58	—	SB	1-7,11, 12,14, 17,18, 21,22	1. AIM Advisors, Inc. 2. Alex Brown & Sons 3, 4. Provident National Bank
Alliance Capital Reserves, Inc. 140 Broadway New York NY 10005 (7/78) (800) 221-5672 (US) (212) 902-4126 (NY coll.)	1,241.5	1,908.4	12.23	16.96	SB	1-7,10, 11,16,17	1. Alliance Capital Management Corp. 2. ACMC/Donaldson, Lufkin & Jenrette Securities Corp. 3, 4. State Street Bank & Trust Company
Alliance Government Reserves, Inc. 140 Broadway New York NY 10005 (7/79) (800) 221-5672 (US) (212) 902-4126 (NY coll.)	210.3	144.0	11.04	15.51	SB/GO	1-3,7, 11,17	1. Alliance Capital Management Corp. 2. ACMC/Donaldson, Lufkin & Jenrette Securities Corp. 3, 4. State Street Bank & Trust Company
Alpha Cash Management Fund/Government Securities Portfolio Two Piedmont Center Suite 500 Atlanta GA 30063 (10/81) (800) 241-1662 (404) 262-3480	5.8	—	11.51	—	GP/GO	1-3,7	1. Montag & Caldwell, Inc. 2. Alpha Cash Management Fund 3, 4. The Bank of New York
Alpha Cash Management Fund/Money Market Portfolio Two Piedmont Center Suite 500 Atlanta GA 30063 (10/81) (800) 241-1662 (404) 262-3480	8.4	—	11.92	—	GP	1-7,10, 12	1. Montag & Caldwell, Inc. 2. Alpha Cash Management Fund 3, 4. The Bank of New York

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
500/100	12:00 PM	Yes/1,000	None	Yes/500	Unlimited	Monthly	None	No	None
1,000/100	12:00 PM	Yes/1,000	None	Yes/500	Unlimited	As clear	None	No	None
1,000/100	2:30 PM	Yes/None	Over $1,000/ $3.50	Yes/500	Unlimited	Monthly	None	Yes	MS: $1.50 for under $500 acct balances
1,500/500	12:00 PM	Yes/500	Over $10000/ $6.00	Yes/500	20	On request	CP:$50.00 for 300 bus. cks.	Yes	None
1,500/500	12:00 PM	Yes/500	Over $10000/ $6.00	Yes/500	20	On request	CP:$50.00 for 300 bus. cks.	Yes	None
None/None	4:00 PM	Yes/1,000	None	Yes/500	Unlimited	Monthly	None	Yes	None
None/None	4:00 PM	Yes/1,000	None	Yes/500	Unlimited	Monthly	None	Yes	None
1,000/50	4:00 PM	Yes/5,000	None	Yes/500	Unlimited	As clear	None	Yes	None
1,000/50	4:00 PM	Yes/5,000	None	Yes/500	Unlimited	As clear	None	Yes	None

Table 5. MONEY FUNDS AVAILABLE TO ALL INVESTORS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Fund Type	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
American Express Government Money Fund P.O. Box 1335 Boston MA 02205 (6/82) (800) 343-1300 (617) 956-9748	14.4	–	–	–	GP/GO	1-3,7,21	1, The Boston Company Advisors, Inc. 2, American Express Service Corporation 3, 4, The Boston Safe Deposit & Trust Company
American Express Money Fund P.O. Box 1335 Boston MA 02205 (6/82) (800) 343-1300 (617) 956-9748	24.6	–	–	–	GP	1-7,12, 21	1, The Boston Company Advisors, Inc. 2, American Express Service Corporation 3, 4, The Boston Safe Deposit & Trust Company
American General Reserve Fund, Inc P.O. Box 1411 Houston TX 77251 (3/74) (800) 231-7166	371.9	332.3	13.05	18.03	GP	1-7	1, American General Capital Management, Inc. 2, American General Capital Distributors, Inc. 3, State Street Bank & Tr. Co. 4, Shareholders Investor Service Corp.
American Investor Money Fund, Inc. P. O. Box 2500 Greenwich CT 06836 (11/82) (800) 243-5353 (US) (203) 622-1600 (CT)	–	–	–	–	GP	1-8, 12-14, 20,21	1,2, American Investors Corp. 3, 4, The Bank of New York
American Liquid Trust 99 High Street Boston MA 02110 (7/75) (800) 225-2618 (617) 338-3300	326.3	345.8	12.18	16.78	GP	1-3,5,7	1,2, ALT Management Corp. (Sub. of Keystone Custodian Funds, Inc.) 3, State Street Bank & Trust Co. 4, Bradford Trust Co.
American National Money Market Fund, Inc. 2 Moody Plaza Galveston TX 77550 (8/81) (800) 231-4646 (US) (800) 392-9753 (TX) (215) 786-6424 (Galveston)	20.5	–	13.17	–	GP	1-7,10, 12,16	1, 2, Securities Management & Research, Inc. 3, 4, First Pennsylvania Bank, N.A.
Archer Money Market Fund of U.S. Government Securities, Inc. One 1800 Bering Dr. Suite 740 Houston TX 77057 (5/82) (800) 231-6255 (coll.) (713) 266-5623	–	–	–	–	GP/GO	1-4,7, 11,17, 20,21	1, The Archer Group 2, Archer Money Market Fund of U.S. Government Securities 3, 4, Shawmut Bank of Boston, N.A.
Axe-Houghton Money Market Fund 400 Benedict Avenue Tarrytown NY 10591 (9/81) (914) 631-8131 (800) 431-1030	11.6	4.3	–	–	GP	1-10, 12-22	1, 2, E.W. Axe & Co., Inc. 3, 4, First New Jersey National Bank
BIRR, Wilson Money Fund 155 Sansome Street San Francisco CA 94104 (4/81) (415) 983-7700	106.2	113.9	12.41	–	SB*	1-8,10, 12-21	1, BWC Management Co. 2, BIRR Wilson & Company, Inc. 3, Security Pacific National Bank 4, Franklin Administrative Services

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Cnarges
1,000/100	4:00 PM	Yes/1,000	None	Yes/500	Unlimited	Monthly	None	Yes	None
1,000/100	4:00 PM	Yes/1,000	None	Yes/500	Unlimited	Monthly	None	Yes	None
1,000/100	N: 12:00PM R: 4:00PM	Yes/1,000	None	Yes/500	On request	As clear	None	Yes	E: $5.00
2,500/100	4:00 PM	Yes/None	None	Yes/500	Unlimited	As clear	None	Yes	None
1,000/100	4:00 PM	Yes/2,500	None	Yes/500	Unlimited	As clear	None	Yes	E: $5.00
2,000/100	12:00 PM	Yes/1,000	$5.00	Yes/500	Unlimited	Not returned	CP: $5.00	Yes	E: $5.00
2,000/200	2:30 PM	Yes/1,000	Under $1,000/ $5.00	Yes/500	12	Monthly	CR:$.25/ ck. after first 12	Yes	None
1,000/100	12:00 PM	Yes/1,000	None	Yes/500	Unlimited	As clear	None	Yes	None
3,000/1,000	2:00 PM	Yes/500	None	Yes/500	Unlimited	On request	None	No	None

Table 5. MONEY FUNDS AVAILABLE TO ALL INVESTORS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Fund Type	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
Babson Money Market Fund, Inc. / Prime Portfolio Three Crown Center G-15 2440 Pershing Road Kansas City MO 64108 (4/80) (800) 821-5591 (US) (816) 471-5200 (MO)	87.1	75.1	12.64	17.09	GP	1-7,12, 13,17,22	1. David L. Babson & Co., Inc. 2. Jones & Babson, Inc. 3. United Missouri Bank of Kansas City, Mo. N.A. 4. Babson Money Market Fund, Inc.
Babson Money Market Fund / Federal Portfolio Three Crown Center G-15 2440 Pershing Rd. Kansas City MO 64108 (9/82) (800) 821-5591 (US) (816) 471-5200 (MO)	1.5	–	–	–	GP/GO	1-3,7, 21	1. David L. Babson & Co., Inc. 2. Jones & Babson, Inc 3. United Missouri Bank of Kansas City, Mo. N.A. 4. Babson Money Market Fund, Inc.
Boston Company Cash Management Fund One Boston Place Boston MA 02106 (7/79) (800) 343-6324 (617) 956-9740	324.0	258.3	12.78	16.66	GP	1-7,10, 14,16,21	1. The Boston Company Advisors, Inc. 3,4.Boston Safe Deposit & Trust Company
Boston Company Government Money Fund One Boston Place Boston MA 02106 (5/82) (800) 343-6324 (617) 956-9740	28.5	–	–	–	GP/GO	1-3,7,21	1. The Boston Company Advisors, Inc. 3,4. Boston Safe Deposit & Trust Company
Brown (R.C.) Money Market Fund 601 Montgomery Street Suite 1500 San Francisco CA 94111 (6/82) (415) 981-4050 (212) 248-5987 (collect)	–	–	–	–	GP	1-7, 10-12, 16,20,21	1, 2. Robert C. Brown & Co., Inc. 3, 4. Bankamerica Trust Co. of New York
CIGNA Cash Fund, Inc CIGNA Investment Mgt. Co. Hartford CT 06152 (9/82) (800) 243-0096	–	–	–	–	GP	1-7, 10-12, 16,18,21	1. CIGNA Investment Management Co. 2. CIGNA Investment Management Co./CIGNA Securities, Inc. 3, 4. State Street Bank & Trust Co.
Calvert Cash Reserves, Prime Portfolio 1700 Pennsylvania Ave., NW Washington DC 20006 (10/82) (800) 368-2748 (301) 951-4820 (301) 951-4800 (MD coll.)	12.5	–	–	–	GP	1-10, 12-14, 16,17, 19-21	1, 2. Calvert Asset Management Co., Inc. 3. The Riggs National Bank of Washington, D.C. 4. Calvert Shareholder Services, Inc.

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
1,000/100	1:00 PM	Yes/1,000	Under $5,000/ $5.00	Yes/500	12 on req.	As clear	None	Yes	None
1,000/100	1:00 PM	Yes/1,000	Under $5,000/ $5.00	Yes/500	12 on req.	As clear	None	Yes	None
1,000/None	4:00 PM	Yes/1,000	None	Yes/100	On request	Monthly	None	Yes	None
1,000/None	4:00 PM	Yes/1,000	None	Yes/100	On request	On request	None	Yes	None
1,000/100	4:00 PM	Yes/2,500	None	Yes/500	Unlimited	Not returned	None	No	None
5,000/100	2:30 PM	Yes/None	$3.50	Yes/500	20	Monthly	$5.00 initial fee	Yes	None
2,000/250	12:30 PM	Yes/None	Under $1,000/ $5.00	Yes/250	Unlimited	Quarterly	None	Yes	QF: $5.00 for bal. under $1,000

Table 5. MONEY FUNDS AVAILABLE TO ALL INVESTORS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Fund Type	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
Calvert Cash Reserves: U.S. Treasury Portfolio 1700 Pennsylvania Ave..NW Washington DC 20006 (10/82) (800) 368-2748 (301) 951-4820 (301) 951-4800 (MD coll.)	1.0	—	—	—	GP/GO	1,21	1, 2, Calvert Asset Management Co., Inc. 3, The Riggs National Bank of Washington, D.C. 4, Calvert Shareholder Services, Inc.
Calvert Social Investment Fund: Money Market Portfolio 1700 Pennsylvania Ave..NW Washington DC 20006 (10/82) (800) 368-2748 (301) 951-4820 (301) 951-4800 (MD coll.)	2.2	—	—	—	GP	2-10, 12-14, 16,17, 19,20	1, 2, Calvert Asset Management Co., Inc. 3, The Riggs National Bank of Washington, D.C. 4, Calvert Shareholder Services, Inc.
Capital Cash Management Trust 200 Park Avenue Suite 2530 New York NY 10017 (8/76) (800) 952-6666 (US) (212) 697-6666 (NYC) (212) 349-0300 (NYC)	222.5	37.4	12.21	16.45	GP	1-7,12, 13,15, 17-19, 21,22	1, HT Advisers, Inc. 2, Sub-Adviser-STCM Management Co., Inc.; Distributor-STCM Distributors, Inc. 3, 4, The First Jersey National Bank
Capital Preservation Fund II 755 Page Mill Road Palo Alto CA 94304 (5/80) (800) 482-3389 (415) 858-3620 (CA)	871.8	661.7	11.45	16.00	GP/GO	7	1, Benham Management Corp. 2, Capital Preservation Fund 3, First Interstate Bank 4, Capital Preservation Fund
Capital Preservation Fund, Inc. 755 Page Mill Road Palo Alto CA 94304 (10/76) (800) 482-3389 (415) 858-3620 (CA)	2,100.5	1,603.8	10.86	15.40	GP/GO	1	1, Benham Management Corp. 2, Capital Preservation Fund 3, First Interstate Bank 4, Capital Preservation Fund
Cardinal Government Securities Trust 155 East Broad Street Columbus OH 43215 (9/80) (800) 848-7734 (US) (800) 282-9446 (OH) (614) 464-7085 (Columbus)	354.1	278.6	12.10	16.13	GP/GO	1,2,7	1, Cardinal Management Corp. 2, The Ohio Company 3, 4, First Pennsylvania Bank, N.A.
Carnegie Government Securities Trust 1331 Euclid Avenue Cleveland OH 44115 (4/80) (800) 321-2322 (216) 781-4440	197.7	96.9	11.40	15.80	SB/GO	1-3,7, 14,17,21	1, 2, Carnegie Capital Management Co. 3, 4, Bank of New York
Cash Equivalent Fund, Inc./Government Securities Portfolio 120 South LaSalle Street Chicago IL 60603 (12/81) (800) 621-1048	510.4	—	11.52	—	GP/GO	1-3,7,21	1, 2, Kemper Financial Services, Inc. 3, United Missouri Bank of Kansas City, N.A. 4, DST, Inc.
Cash Equivalent Fund, Inc./Money Market Portfolio 120 South LaSalle Street Chicago IL 60603 (2/79) (800) 621-1048	4,653.5	3,550.3	13.26	17.71	GP	1-7,9, 10,12, 14-16, 21,22	1, 2, Kemper Financial Services, Inc. 3, United Missouri Bank of Kansas City, N.A. 4, DST, Inc.
Cash Management Trust of America 333 South Hope St. Los Angeles CA 90071 (11/76) (800) 421-8791 (800) 421-0180 (213) 486-9200 (213) 486-9651	625.9	645.6	12.64	17.20	GP	1-7,10, 12-21	1, Capital Research & Management Co. 2, American Funds Distributors 3, The Chase Manhattan Bank 4, American Funds Service Co.

Minimum Invest. ($) initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
2,000/250	N:11:00 AM R:12:30 PM	Yes/None	Under $1,000/ $5.00	Yes/250	Unlimited	Quarterly	None	Yes	QF: $5.00 for bal. under $1,000
1,000/250	N:11:00 AM R:12:30 PM	Yes/None	Under $1,000/ $5.00	Yes/250	Unlimited	Quarterly	None	Yes	QF: $5.00 for bal. under $1,000
1,000/None	12:00 PM	Yes/None	None	Yes/500	Unlimited	Monthly	None	No	None
5,000/100	2:00 PM	Yes/1,000	Under $5,000/ $5.00	Yes/500	On request	Monthly	CP: fee for addl. books	Yes	E: $5.00
1,000/100	2:00 PM	Yes/1,000	Under $5,000/ $5.00	Yes/500	On request	Monthly	CP: fee for addl. books	Yes	E: $5.00
1,000/100	12:00 PM	Yes/1,000	None	Yes/500	20	As clear	None	No	None
1,000/500	12:00 PM	No	None	Yes/250	Unlimited	As clear	None	Yes	None
1,000/100	2:00 PM	Yes/1,000	None	Yes/500	Unlimited	As clear	None	Yes	None
1,000/100	2:00 PM	Yes/1,000	None	Yes/500	Unlimited	As clear	None	Yes	None
5,000/50	4:00 PM	Yes/1,000	None	Yes/500	Unlimited	Monthly	None	Yes	None

Table 5. MONEY FUNDS AVAILABLE TO ALL INVESTORS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Fund Type	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
Centennial Government Trust 3600 South Yosemite St. Denver CO 80237 (10/81) (800) 525-9310 (303) 770-2345	11.3	—	10.50	—	SB/GO	1-3,7,21	1, 2, Centennial Capital Corp. 3, Citibank, N.A. 4, Shareholder Services, Inc.
Centennial Money Market Trust 3600 South Yosemite St. Denver CO 80237 (9/81) (800) 525-9310 (303) 770-2345	127.6	—	12.36	—	SB	1-7,10, 12,15, 16,21,22	1, 2, Centennial Capital Corp. 3, Citibank, N.A. 4, Shareholder Services, Inc.
Colonial Money Market Trust 75 Federal Street Boston MA 02110 (1/81) (800) 225-2365 (617) 426-3750	12.7	12.4	12.10	—	GP	1-10, 12-22	1, Colonial Management Associates, Inc. 2, Colonial Investment Services, Inc. 3, First National Bank of Boston 4, Bradford Trust Company
Columbia Daily Income Co. 621 SW Morrison Street Portland OR 97205 (10/74) (800) 547-1037 (US) (503) 222-3600 (OR coll.)	711.1	891.3	11.93	16.99	GP	1-8,12, 21	1, Columbia Management Co. 2, Columbia Daily Income Co. 3, First Interstate Bank of Oregon 4, Columbia Trust Co.
Composite Cash Management Co. Seafirst Financial Center 9th Floor Spokane WA 99201 (7/79) (800) 541-0830 (US) (800) 572-5828 (WA) (800) 572-0446 (WA) (509) 624-4101 (Spokane)	296.9	333.4	12.54	17.42	SB	1-10, 12-22	1, Composite Research & Management Company 2, Murphey Favre, Inc. 3, Seattle First National Bank 4, Murphey Favre, Inc.
Composite U.S. Government Securities Seafirst Financial Center 9th Floor Spokane WA 99201 (9/82) (800) 541-0830 (US) (800) 572-5828 (WA) (800) 572-0446 (WA) (509) 624-4101 (Spokane)	—	—	—	—	SB/GO	1,2,21	1, Composite Management & Research Co. 2, Murphey Favre, Inc. 3, Seattle First National Bank 4, Murphey Favre, Inc.
Connecticut Mutual Liquid Account, Inc. 140 Garden Street Hartford CT 06115 (2/82) (800) 243-0064 (203) 244-5118 (CT)	53.4	—	—	—	GP	1-7, 10-12, 16,18-22	1, 2, Connecticut Mutual Financial Services, Inc. 3, 4, Connecticut Bank and Trust Company
Current Interest, Inc./ Money Market Portfolio 333 Clay Suite 4300 Houston TX 77002 (4/74) (713) 751-2400 (collect)	1,561.8	1,408.5	12.54	17.00	SB	1-8,12, 16-18, 20,21	1, The Advisory Group, Inc. 2, Funds, Inc. Services Corp. 3, Texas Commerce Bank, N.A. 4, DST, Inc.
Current Interest, Inc./ U.S. Government Portfolio 333 Clay Suite 4300 Houston TX 77002 (9/82) (713) 751-2400 (collect)	37.6	—	—	—	SB/GO	1-3,7,21	1, The Advisory Group, Inc. 2, Funds, Inc. Services Corp. 3, Texas Commerce Bank, N.A. 4, DST, Inc.
D&D Money Market Fund, Inc. One Liberty Plaza New York NY 10006 (12/81) (800) 221-4099 (212) 732-6600	45.6	—	12.79	—	SB	1-7,10, 16,20	1, Daiwa International Capital Management Corp. 2, Dreyfus Corp. 3, 4, Bank of New York

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
500/None	n/a	No	None	None				Yes	AS:$30.00
500/None	n/a	No	None	No				Yes	AS:$30.00
3,000/100	12:00 PM	Yes/None	Over $1000/ $3.00	Yes/500	Unlimited	On request	None	Yes	E:$5.00
1,000/500	4:00 PM	Yes/None	Over $1,000/ $2.50	Yes/500	Unlimited	Monthly	None	Yes	None
1,000/500	1:00 PM	Yes/None	Over $1,000/ $2.50	Yes/500	Unlimited	As clear	None	Yes	None
1,000/500	1:00 PM	Yes/None	Over $1,000/ $2.50	Yes/500	Unlimited	As clear	None	Yes	None
1,000/None	12:00 PM	Yes/1,000	None	Yes/200	Unlimited	Monthly	None	No	None
1,000/50	4:00 PM	Yes/1,000	None	Yes/500	Unlimited	As clear	None	Yes	E: $5.00
1,000/50	4:00 PM	Yes/1,000	None	Yes/500	Unlimited	As clear	None	Yes	E: $5.00
2,500/100	12:00 PM	Yes/1,000	None	Yes/500	Unlimited	As clear	None	No	$.50 per automatic withdrawal

Table 5. MONEY FUNDS AVAILABLE TO ALL INVESTORS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Fund Type	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
DBL Cash Fund Inc./ Money Market Portfolio 60 Broad Street New York NY 10004 (2/81) (212) 480-6385 (212) 480-6314 (212) 480-2975	1,002.1	949.6	12.85	—	SB	1-7,12, 15,16	1. Drexel Burnham Lambert Global Management, Corp. 2. Drexel Burnham Lambert, Inc. 3, 4. The Bank of New York
DBL Cash Fund, Inc./ Government Securities Portfolio 60 Broad Street New York NY 10004 (2/81) (212) 480-6385 (212) 480-6314 (212) 480-2975	182.5	—	—	—	SB/GO	1-3,7	1. Drexel Burnham Lambert Global Management, Inc. 2. Drexel Burnham Lambert, Inc 3, 4. The Bank of New York
Daily Cash Accumulation Fund, Inc. 3600 South Yosemite St. Denver CO 80237 (12/72) (800) 525-9310 (303) 770-2345	4,750.0	5,359.4	12.54	17.58	GP	1-7,9, 10,12, 15-18, 21,22	1, 2. Centennial Capital Corp. 3. Citibank, N.A. 4. Shareholder Services, Inc.
Daily Cash Government Fund 3600 South Yosemite St. Denver CO 80237 (3/82) (800) 525-9310 (303) 770-2345	82.2	—	—	—	SB/GO	1-3,7,21	1, 2. Centennial Capital Corp. 3. Citibank, N.A. 4. Shareholder Services, Inc.
Daily Income Fund, Inc. 100 Park Avenue New York NY 10017 (7/74) (212) 370-1240	657.6	810.5	12.19	16.56	GP	1-7	1, 2. Reich & Tang, Inc. 3, 4. The Bank of New York
Dean Witter Active Assets Government Securities Trust 5 World Trade Center New York NY 10048 (7/81) (800) 221-3778 (US) (800) 221-4956 (AL&HI) (800) 522-5444 (NYS) (212) 524-5000 (NYC)	137.8	—	11.09	—	SB/GO	1-3,7, 11,17, 20,21	1. Dean Witter Reynolds, InterCapital, Inc. 2. Dean Witter Reynolds, Inc. 3, 4. The First Jersey National Bank
Active Assets Money Trust 5 World Trade Center New York NY 10048 (7/81) (800) 221-3778 (US) (212) 524-5000 (NYC) (800) 522-5444 (NYS) (800) 221-4956 (AL & HI)	1,265.8	--	12.76	—	SB	1-7,12, 14,20,21	1. Dean Witter Reynolds, Intercapital, Inc. 2. Dean Witter Reynolds, Inc. 3, 4. First Jersey National
InterCapital Liquid Asset Fund, Inc. 5 World Trade Center New York NY 10048 (9/75) (800) 221-2685 (212) 938-4554	8,377.3	9,620.9	12.81	17.44	SB	1-7,12, 14,20,21	1. Dean Witter Reynolds, InterCapital, Inc. 2. InterCapital Liquid Asset Fund 3, 4. The First Jersey National Bank
Sears U.S. Government Money Market Trust 5 World Trade Center New York NY 10048 (2/82) (800) 621-2525 (US) (312) 922-7627 (Chicago) (312) 922-7639 (Chicago)	464.5	—	—	—	SB/GO	1-3,7, 11,17, 20,21	1. Dean Witter Reynolds, InterCapital, Inc. 2. Sears U.S. Government Money Market Trust 3, 4. State Street Bank & Trust Co.

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
1,000/100	12:00 PM	Yes/1,000	None	Yes/500	On request	As clear	None	Yes	None
1,000/100	12:00 PM	Yes/1,000	None	Yes/500	On request	As clear	None	Yes	None
500/100	4:00 PM	Yes/2,500	None	Yes/250	On request	On request	None	Yes	E:$5.00
500/100	4:00 PM	Yes/2,500	None	Yes/250	Unlimited	Not returned	None	Yes	E:$5.00
5,000/100	1:30 PM	Yes/None	None	Yes/250	Unlimited	As clear	None	Yes	None
20,000/1,000	No	No	n/a	Yes/None	Unlimited	Not returned	CP: at your own expense	No	None
20,000/1,000	No	No	n/a	Yes/None	Unlimited	Not returned	CP: at your own expense	No	None
5,000/1,000	12:00 PM	Yes/1,000	None	Yes/500	20	Not returned	CP: at your own expense	Yes	None
1,000/50	4:00 PM	Yes/1,000	None	Yes/500	Unlimited	Not returned	CP: at your own expense	Yes	None

Table 5. MONEY MARKET FUNDS AVAILABLE TO ALL INVESTORS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Fund Type	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
Delaware Treasury Reserves 10 Penn Center Plaza Philadelphia PA 19103 (5/82) (800) 523-4640 (US) (215) 988-1333 (Phil.)	82.0	—	—	—	GP/GO	1-3,7, 17,21	1. Delaware Management Co., Inc. 2. Delaware Treasury Reserves 3. The Wiiilmington Trust Co. 4. The Delaware Service Co., Inc.
Delaware Cash Reserve 10 Penn Center Plaza Philadelphia PA 19103 (8/78) (800) 523-4640 (US) (215) 988-1333 (Phil.)	1,953.0	1,945.4	12.82	17.31	GP	1-7, 10,12 15-17, 19,21,22	1. Delaware Management Co., Inc. 2. Delaware Cash Reserve 3. The Wilmington Trust Co. 4. Delaware Service Company, Inc.
Dollar Reserves 11 Hanover Square 11th Floor New York NY 10005 (6/80) (800) 431-6060 (US) (800) 942-6911 (NY)	116.3	78.4	12.56	17.52	GP	1-8,10, 12,16, 21,22	1, 2. Bull & Bear Management Corp. 3. First Pennsylvania Bank, N.A. 4. Fund/Plan Services, Inc.
Dreyfus Liquid Assets 600 Madison Avenue New Yo'k NY 10022 (1/74) (800) 645-6561 (516) 794-5200	10,659.4	8,946.9	13.20	17.27	GP	1-7,16, 20,21	1. Dreyfus Corporation 2. Dreyfus Service Corporation 3, 4. Bank of New York
Dreyfus Money Market Instruments, Inc./ Government Securities Series 600 Madison Ave. New York NY 10022 (5/79) (800) 645-6561 (US) (212) 895-1206 (NY)	1,006.5	591.1	11.92	16.03	GP/GO	1-3,7	1. The Dreyfus Corp. 2. Dreyfus Service Corp. 3, 4. The Bank of New York
Dreyfus Money Market Instruments/Money Market Series 600 Madison Ave. New York NY 10022 (4/75) (800) 645-6561 (US) (212) 895-1206 (NY)	1,978.6	2,699.9	12.86	17.26	GP	1-7,16	1. The Dreyfus Corp. 2. Dreyfus Service Corp. 3, 4. The Bank of New York
EGT Money Market Trust 421 Seventh Avenue Pittsburgh PA 15219 (4/81) (214) 744-0511 (412) 288-1561	152.8	153.6	12.44	—	SB	1-7,10, 16,20,22	1. Asset Management Research Corp. 2. Eppler, Guerin, & Turner, Inc. 3, 4. State Street Bank & Trust Co.
Eaton Vance Cash Management Fund 24 Federal Street Boston MA 02110 (1/75) (800) 225-6265 (617) 482-8260	237.9	244.9	12.33	16.96	GP	1-7,12, 18,21	1, 2. Eaton & Howard Vance Sanders, Inc. 3. Investors Bank & Trust Co. 4. Shawmut Bank of Boston
Edward D. Jones & Co. Daily Passport Cash Trust 201 Progress Parkway Maryland Hgts. MO 63043 (5/80) (314) 576-0100	885.6	712.1	12.44	16.85	SB*	1-7,10, 11,16, 20,22	1. Passport Research, LTD 2. Edward D. Jones & Co. 3, 4. State Street Bank & Trust Co.
Equitable Money Market Account, Inc. 100 West 52nd Street New York NY 10019 (10/80) (800) 223-0970 (US) (800) 442-8195 (NYS) (212) 245-7333 (NYC) (212) 245-7333 (AL,HI)	392.3	312.0	12.66	16.90	GP	1-7,16, 20-22	1. The Equitable Life Assurance Society of the U.S. 2. Dreyfus Corp.,Equico Securities, Inc. 3, 4. The Bank of New York

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
1,000/25	4:00 PM	Yes/1,000	$7.50	Yes/500	Unlimited	As clear	$5.00 initial fee	Yes	E:$5.00
1,000/25	4:00 PM	Yes/1,000	$7.50	Yes/500	Unlimited	As clear	$5.00 initial fee	Yes	E:$5.00
1,000/100	11:30 AM	Yes/1,000	None	Yes/250	Unlimited	As clear	None	Yes	None
2,500/100	n/a	Yes/100	None	Yes/500	Unlimited	As clear	None	Yes	None
2,500/100	12:00 PM	Yes/1,000	None	Yes/500	Unlimited	As clear	None	Yes	None
50,000/100	12:00 PM	Yes/1,000	None	Yes/500	Unlimited	As clear	None	Yes	None
5,000/500	12:00 PM	Yes/500	None	Yes/500	Unlimited	Monthly	None	No	None
1,000/None	12:00 PM	Yes/1,000	None	Yes/500	Unlimited	As clear	None	Yes	E: $5.00
5,000/1,000	12:00 PM	Yes/500	None	Yes/500	Unlimited	Monthly	None	No	None
1,000/50	4:00 PM	Yes/None	None	Yes/250	Unlimited	As clear	None	No	None

Table 5. MONEY FUNDS AVAILABLE TO ALL INVESTORS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Fund Type	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
FBL Money Market Fund, Inc. 5400 University Avenue West Des Moines IA 50265 (3/81) (800) 247-4170 (800) 422-3175 (IA)	57.2	47.3	12.02	–	GP	1-7,13, 15,17, 20,21	1, 2. PFS Management Services, Inc. 3. United Missouri Bank of Kansas City, N.A. 4. PFS Management Services, Inc.
Fahnestock Daily Income Fund, Inc. 110 Wall Street New York NY 10005 (3/80) (212) 530-1141 (NYC) (800) 221-7136 (NYS) (800) 221-2990 (US)	167.7	141.6	12.27	–	SB	1-7	1. Reich & Tang, Inc. 2. Fahnestock & Co., Inc. 3, 4. The Bank of New York
Fidelity Cash Reserves 82 Devonshire Street Boston MA 02109 (5/79) (800) 225-6190 (617) 523-1919 (collect)	4,051.2	3,371.5	12.96	17.20	GP	1-7,10, 12,16, 20,21	1. Fidelity Management & Research Corp. 2. Fidelity Distributors Corp. 3. The Shamut Bank of Boston, N.A. 4. Fidelity Service Corp.
Fidelity Daily Income Trust 82 Devonshire Street Boston MA 02109 (5/74) (800) 225-6190 (617) 523-1919 (collect)	3,473.4	4,069.7	12.86	17.10	GP	1-7,12, 20,21	1. Fidelity Management & Research Corp. 2. Fidelity Distributors Corp. 3. The Shawmut Bank of Boston, N.A. 4. Fidelity Service Corp.
Fidelity U.S. Government Reserves 82 Devonshire Street Boston MA 02109 (12/81) (800) 225-6190 (617) 523-1919 (collect)	409.6	–	11.48	–	GP/GO	1-3,7,21	1. Fidelity Management & Resesarch Corp. 2. Fidelity Distributors Corp. 3. The Shawmut Bank of Boston, N.A. 4. Fidelity Service Co.
Financial Daily Income Shares, Inc. P.O. Box 2040 Denver CO 80201 (3/76) (800) 525-9831 (303) 779-1233	252.5	281.6	12.57	17.51	GP	1-6,8, 12,13, 15-17	1, 2. Financial Programs, Inc. 3. State Street Bank & Trust Co. 4. Financial Trust Co.
Financial Planners Federal Securities Fund 1730 K Street, N.W. Suite 915 Washington DC 20006 (1/80) (800) 424-8570	18.1	6.5	11.52	13.58	GP/GO	1-3,7, 17,21	1. Steadman Security Corp. 2. Financial Planner's Equity Corp. 3. First American Bank, N.A., Washington, D.C. 4. Steadman Security Corp.
First American Money Fund, Inc. 3033 Excelsior Blvd. Minneapolis MN 55391 (10/81) (800) 328-6020 (612) 920-2292 (MN)	37.6	–	–	–	GP	1-7,12, 13,16, 17,21,22	1. First Bank System Invest. Services, Inc. (Sub Adv.: First Bank Minneapolis) 2. American Hardware Mutual Insurance Co. 3. First Bank Minneapolis 4. Fund/Plan, Inc.
First Investors Cash Management Fund, Inc. 120 Wall Street New York NY 10005 (10/78) (800) 221-3790 (US) (212) 742-9620 (NY coll.)	577.4	614.6	12.37	17.19	GP	1-7	1, 2. First Investors Management Company, Inc. 3. Irving Trust Co. 4. Administrative Data Management Corp.
First Trust Money Market Fund/ General Purpose Portfolio 110 N. Franklin Chicago IL 60606 (11/80) (800) 621-4770 (312) 781-9490 (Chicago)	–	–	–	–	GP	1-9,12, 13,16, 20,21	1. Principal Protection Advisory Services, Inc. 2. First Trust M.M.F. 3. Investors Fiduciary Trust Co. 4. DST, Inc.

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
1,500/100	4:00 PM	Yes/1,000	None	Yes/500	Unlimited	As clear	None	Yes	SU: $100
1,000/100	1:30 PM	Yes/None	None	Yes/500	Unlimited	As clear	None	Yes	None
1,000/250	4:00 PM	Yes/5,000	$5.00	Yes/500	Unlimited	Monthly	None	Yes	None
10,000/500	4:00 PM	Yes/5,000	None	Yes/None	Unlimited	Monthly	CP: $3.00 per mo.	Yes	None
1,000/250	4:00 PM	Yes/5,000	$5.00	Yes/500	12	Monthly	None	Yes	None
1,000/100	4:00 PM	Yes/1,000	None	Yes/500	Unlimited	On request	CP: $5.00 initial fee	Yes	None
500/None	12:00 PM	Yes/None	None	Yes/500	Unlimited	On request	Fees vary	Yes	MS: $1.10
1,000/100	11:00 AM	Yes/500	None	Yes/500	Unlimited	Monthly	None	No	None
1,000/100	12:00 PM	Yes/1,000	None	Yes/500	200	As clear	None	Yes	E: $5.00
None/None	4:00 PM	Yes/100	None	Yes/100	Unlimited	As clear	None	Yes	None

Table 5. MONEY FUNDS AVAILABLE TO ALL INVESTORS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Fund Type	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
First Trust Money Market Fund/ Government Portfolio 110 N. Franklin Chicago IL 60606 (11/80) (800) 621-4770 (312) 781-9490 (Chicago)	7.4	4.4	10.50	—	GP/GO	1-3,7,21	1. Principal Protection Advisory Services, Inc. 2. First Trust M.M.F. 3. Investors Fiduciary Trust Co. 4. DST, Inc.
First Variable Rate Fund for Government Income, Inc. 1700 Penn. Ave., N.W. Washington DC 20006 (12/76) (800) 368-2748 (301) 951-4820 (301) 951-4800 (MD coll.)	1,279.2	1,134.0	12.14	16.97	GP/GO	1-3,7, 17,21	1, 2. Government Securities Management Co., Inc. 3. The Riggs National Bank of Washington, D.C. 4. Calvert Shareholder Services, Inc.
Florida Mutual U.S. Government Securities Fund, Inc. Portfolio I (Short-Term) Landmark Bank Building One Fin. Plaza, Ste. 1507 Ft. Lauderdale FL 33394 (10/80) (800) 432-1592 (FL only) (305) 522-0200	10.4	6.4	10.93	15.24	GP/GO	1-3,7, 11,14	1, 2. Florida Mutual Funds Group, Inc. 3. Landmark First National Bank 4. Fund/Plan Services, Inc.
Founders Money Market Fund, Inc. 655 Broadway Suite 700 Denver CO 80203 (7/81) (800) 525-2440 (303) 595-3863	11.2	6.8	10.80	—	GP	1-7,13, 21	1, 2. Founders Mutual Depositor Corporation 3. United Missouri Bank of Kansas City, N.A. 4. DST, Inc.
Franklin Federal Money Fund 155 Bovet Road San Mateo CA 94402 (5/80) (800) 227-6781 (US) (800) 632-2180 (CA)	149.4	94.9	10.89	15.26	GP/GO	1-3,7	1. Franklin Distributors, Inc. 2. Franklin Administrative Services, Inc. 3. Security Pacific National Bank 4. Franklin Administrative Services, Inc.
Franklin Money Fund 155 Bovet Road San Mateo CA 94402 (1/76) (800) 227-6781 (US) (800) 632-2180 (CA) (415) 574-8800 (collect)	1,094.9	1,066.4	12.44	16.96	GP	1-7,12, 13,15,16	1. Franklin Distributors, Inc. 2. Franklin Administrative Services, Inc. 3. Security Pacific National Bank 4. Franklin Administrative Services, Inc.
Fund for Government Investors, Inc. 1735 K Street, NW Suite 1200 Washington DC 20006 (3/75) (202) 861-1800 (collect)	1,180.4	1,029.7	11.69	16.27	GP/GO	1,2,3,7	1, 2. Money Management Assoc. 3. American Security Bank 4. Fund for Government Investors
Fund for Ready Income 2100 M Street, N.W. Suite 316 Washington DC 20063 (9/80) (800) 424-2881 (202) 872-5310 (DC coll.)	1.6	3.5	11.60	—	GP/GO	1-3,7, 11,17,21	1, 2. Consumers United Financial Corp. 3. First Pennsylvania Bank, N.A. 4. Fund/Plan Services, Inc.
GIT Cash Trust Government 1800 N. Kent Street Arlington VA 22209 (12/82) (800) 336-3063 (US) (800) 572-2050 (VA) (703) 528-6500	—	—	—	—	GP/GO	1-3,7, 11,20,21	1. Bankers Finance Investment Management Corp. 2. GIT Investment Services, Inc. 3. Riggs Bank 4. GIT

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
None/None	4:00 PM	Yes/1,000	None	Yes/100	Unlimited	As clear	None	Yes	None
2,000/250	12:30 PM	Yes/None	Under $1,000/ $5.00	Yes/250	Unlimited	Quarterly	None	Yes	QS: $5.00 for acct. under $1,000
1,000/100	12:00 PM	Yes/350	None	Yes/350	Unlimited	As clear	None	No	None
1,000/100	3:00 PM	Yes/1,000	None	Yes/500	Unlimited	Weekly	None	Yes	None
500/100	2:00 PM	Yes/None	None	Yes/100	Unlimited	On request	None	Yes	E: $5.00
500/100	2:00 PM	Yes/None	None	Yes/100	Unlimited	On request	None	Yes	E: $5.00
2,500/500	12:00 PM	Yes/None	None	Yes/500	Unlimited	As clear	None	No	None
500/100	12:00 PM	Yes/100	Over $1,000/ $5.00	Yes/500	Unlimited	On request	$5.00 ititial fee	No	None
1,000/None	1:00 PM	Yes/None	Under $10,000/ $5.00	Yes/None	Unlimited	Not returned	Fees vary	Yes	Minimum balance: $3/month

Table 5. MONEY FUNDS AVAILABLE TO ALL INVESTORS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Fund Type	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
GIT Cash Trust Regular 1800 N. Kent Street Arlington VA 22209 (12/82) (800) 336-3063 (US) (800) 572-2050 (VA) (703) 528-6500	–	–	–	–	GP	1-8, 10-13, 16,18, 20-22	1. Bankers Finance Investment Management Corp. 2. GIT Investment Services, Inc. 3. Riggs Bank 4. GIT
General Money Market Fund, Inc. 600 Madison Ave. New York NY 10022 (2/82) (800) 221-1336 (212) 935-6716 (212) 935-3425	180.1	–	–	–	GP	1-7,16, 20	1. The Dreyfus Corporation 2. The Dreyfus Service Corp. 3, 4. The Bank of New York
Government Investors Trust 1800 North Kent Street Arlington VA 22209 (7/79) (800) 336-3063 (US) (703) 528-6500 (VA)	674.2	549.8	12.01	16.87	GP/GO	1-3,7, 11,17, 20,21	1. Bankers Finance Investment Management Corp. 2. Government Investors Trust 3. Riggs Bank 4. Government Investors Trust
Government Money Instruments Trust 421 Seventh Avenue Pittsburgh PA 15219 (6/82) (412) 288-1450	–	–	–	–	GP/GO	1-4,7,21	1. Money Instruments Research Corp. 2. Federated Securities Corp. 3, 4. State Street Bank & Trust Co.
Government Securities Cash Fund Criterion Inv. Mgt. Co. GEICO Plaza Washington DC 20076 (2/82) (301) 986-2200	97.9	–	–	–	GP/GO	1-3,7, 11,17	1, 2. Criterion Investment Services Company 3, 4. State Street Bank & Trust Co.
Gradison Cash Reserves Trust The 580 Building Cincinnati OH 45202 (4/76) (800) 543-1818 (US) (800) 582-7062 (OH) (513) 579-5700 (Cinn.)	676.6	689.7	12.32	16.95	SB	1-7,12, 13,17, 18,21	1, 2. Gradison & Company, Inc. 3. First National Bank of Cincinnati 4. Gradison Cash Reserves Trust
Gradison U.S. Government Trust The 580 Building Cincinnati OH 45202 (4/82) (800) 543-1818 (US) (800) 582-7062 (OH) (513) 579-5700 (Cinn.)	31.7	–	–	–	SB/GO	1-3,8, 17,20,21	1, 2. Gradison & Co., Inc. 3. First National Bank of Cincinnati 4. Gradison U.S. Government Trust
Great Lakes Money Fund 400 Renaissance Ctr. Suite 265-Level Two Detroit MI 48243 (1/82) (800) 482-0422 (MI) (800) 622-5584 (US) (313) 259-9900 (Detroit)	7.9	–	–	–	GP/GO	1-4,7, 17,20,21	1. Unified Management Corp. 2. Mutual Service Corp. 3. National Bank of Detroit 4. Unified Management Corp.
Guardian Cash Management Trust 201 Park Avenue South 11th Floor New York NY 10003 (11/82) (800) 221-3253 (US) (800) 522-7800 (NY)	3.9	–	–	–	GP	1-7,10, 12,16-21	1, 2. Guardian Investor Services Corp. 3, 4. State Street Bank & Trust Co.
Hilliard Lyons Government Fund, Inc. 545 South Third Street Louisville KY 40202 (6/80) (502) 588-8400	174.3	144.7	11.30	–	GP/GO	1-3,7,14	1, 2. J.J.B. Hilliard, W.L. Lyons, Inc. 3, 4. State Street Bank & Trust Co.

Minimum Invest. ($) Initial/Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
1,000/None	1:00 PM	Yes/None	Under $10,000/ $5.00	Yes/None	Unlimited	Not returned	Fees vary	Yes	Minimum balance: $3/month
2,500/100	12:00 PM	No	None	Yes/500	Unlimited	As clear	None	No	$.50 per automatic withdrawal
2,000/None	1:00 PM	Yes/None	Under $10,000/ $5.00	Yes/500	Unlimited	Not returned	None	Yes	Minimum balance: $3.00
1,000/500	12:00 PM	Yes/1,000	None	Yes/500	Unlimited	Monthly	None	No	None
1,000/100	12:00 PM	Yes/1,000	None	Yes/500	Unlimited	Monthly	None	No	None
1,000/50	11:30 AM	Yes/None	None	Yes/500	Unlimited	Monthly	None	Yes	None
1,000/50	11:30 AM	Yes/None	None	Yes/250	Unlimited	Monthly	None	Yes	None
1,000/100	11:00 AM	Yes/250	$10.00	Yes/250	10 init.	On request	None	No	None
1,000/100	4:00 PM	Yes/None	None	Yes/250	20	Monthly	None	No	None
3,000/500	12:00 PM	Yes/1,000	None	Yes/250	Unlimited	As clear	CP: $5.00 Fees vary	No	None

Table 5. MONEY FUNDS AVAILABLE TO ALL INVESTORS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Fund Type	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
Home Life Money Management Fund, Inc. 253 Broadway New York NY 10007 (5/82) (800) 221-5733 (US) (800) 522-5776 (NYS)	9.2	—	—	—	GP	1-7,10, 12,13, 15-18, 21,22	1. Home Life Insurance Co. 2. Home Life Equity Sales Corp. 3, 4. The Bank of New York
Hutton, E.F. Cash Reserve Management, Inc. One Battery Park Plaza New York NY 10004 (10/76) (212) 742-6003	6,072.2	6,742.3	12.87	16.90	SB*	1-7, 11-14, 16,21,22	1. Morgan Guaranty 2. E.F. Hutton & Co., Inc. 3, 4. Bank of New England
Hutton AMA Cash Fund One Battery Park Plaza New York NY 10004 (12/81) (800) 221-9459 (US) (800) 522-1882 (NYS) (212) 422-0214 (NYC)	105.6	—	—	—	SB	1-7, 11-14, 16, 20-22	1. Hutton Asset Management 2. E.F. Hutton 3, 4. Bank of New England
Hutton Government Fund One Battery Park Plaza New York NY 10004 (6/82) (212) 742-6003	628.1	—	—	—	SB/GO	1-3,7, 11,13, 20,21	1. Hutton Asset Management 2. E.F. Hutton 3, 4. Bank of New England
IDS Cash Management Fund, Inc. 1000 Roanoke Building Minneapolis MN 55402 (10/75) (800) 328-8300 (800) 437-4332	1,206.7	1,173.8	12.82	17.09	GP	1-7,9, 10,13, 15-22	1, 2. Investors Diversified Services, Inc. 3. Northwestern National Bank of Minneapolis 4. Investors Diversified Services, Inc.
IDS Government Securities Money Fund 1000 Roanoke Building Minneapolis MN 55402 (3/82) (800) 328-8300 (800) 437-4332	24.9	—	—	—	GP/GO	1-3,7, 9,21	1, 2. Investors Diversified Services, Inc. 3. Northwestern National Bank of Minneapolis 4. Investors Diversified Services, Inc.
John Hancock Cash Management Trust John Hancock Place P.O. Box 111 Boston MA 02117 (10/79) (800) 225-5291 (US) (617) 328-5000 (MA coll.)	651.7	612.2	12.12	16.74	GP	1-7,10, 12,13, 16,17, 19-22	1. John Hancock Advisers, Inc. 2. John Hancock Distributors, Inc. 3, 4. State Street Bank & Trust Co.
Kemper Government Money Market Fund, Inc. 120 South LaSalle Street Chicago IL 60603 (11/81) (800) 621-1048 (312) 781-1121	131.2	—	11.22	—	GP/GO	1-3,7,21	1, 2. Kemper Financial Services, Inc. 3. United Missouri Bank of Kansas City, N.A. 4. DST, Inc.
Kemper Money Market Fund, Inc. 120 South LaSalle Street Chicago IL 60603 (11/74) (800) 621-1048 (312) 781-1121	4,058.7	3,179.2	13.40	17.70	GP	1-7, 9,12, 14-16, 21,22	1, 2. Kemper Financial Services, Inc. 3. United Missouri Bank of Kansas City, N.A. 4. DST, Inc.
Kidder Peabody Kidder Peabody Premium Account Fund 20 Exchange Place 7th Floor New York NY 10005 (5/82) (212) 635-5081	60.3	—	—	—	SB	1-7,10, 16,20-22	1. Webster Management Corp. 2. Webster Management/Kidder Peabody 3, 4. The Bank of New York

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
1,000/100	4:00 PM	Yes/None	None	Yes/500	Unlimited	As clear	None	No	Auto. Investment Program: $2.50
10,000/1,000	12:00 PM	Yes/500	None	Yes/500	Unlimited	Monthly	None	No	Fees vary
1,000/1	12:00 PM	No	None	Yes/1	150 free	Monthly	Charge for addl. checks	No	AS:$50.00 American Express Card:$50
10,000/1,000	12:00 PM	Yes/500	None	Yes/500	Unlimited	Monthly	None	No	Fees vary
2,000/100	1:30 PM	No	Over $500/ $5.00	Yes/500	Unlimited	On request	None	Yes	None
2,000/100	1:30 PM	No	Over $500/ $5.00	Yes/500	Unlimited	On request	None	Yes	None
1,000/25	4:00 PM	Yes/250	Over $1,000/ $3.50	Yes/250	Unlimited	Monthly	None	Yes	None
1,000/100	2:00 PM	Yes/1,000	None	Yes/500	Unlimited	As clear	None	Yes	None
1,000/100	2:00 PM	Yes/1,000	None	Yes/500	Unlimited	As clear	None	Yes	None
25,000/None	12:00 PM	No	None	Yes/None	150 free	On request	CP:$6.00 for addl. 150 cks.	No	AS:$75.00

Table 5. MONEY FUNDS AVAILABLE TO ALL INVESTORS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Fund Type	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
Webster Cash Reserve Fund, Inc. 20 Exchange Place New York NY 10005 (8/79) (212) 635-5055	1,306.2	1,184.6	12.52	17.09	SB*	1-7,10,16,20,21	1. Webster Management Corp. 2. Webster Management Corp./Kidder Peabody 3, 4. The Bank of New York
Legg Mason Cash Reserve Trust 7 E. Redwood Street P.O. Box 1476 Baltimore MD 21203 (11/79) (800) 245-4270 (301) 539-3400 (412) 288-1900	311.9	297.8	12.32	16.95	SB*	1-8,11,16,22	1. Fiduciary Research Corp. 2. Legg Mason Wood Walker 3, 4. State Street Bank & Trust Co.
Lehman Cash Management Fund, Inc. 55 Water Street New York NY 10041 (1/81) (800) 221-5350 (212) 558-3288	749.7	370.6	12.67	–	GP	1-8,10,12,16,21	1. Lehman Management Co., Inc. 2. Lehman Brothers Kuhn Loeb, Inc. 3, 4. State Street Bank & Trust Co.
Lehman Government Fund, Inc. 55 Water Street New York NY 10041 (10/81) (800) 221-5350 (212) 558-3288	148.9	27.6	11.36	–	GP/GO	1-3,7,21	1. Lehman Management Co., Inc. 2. Lehman Brothers Kuhn Loeb, Inc. 3, 4. State Street Bank & Trust Company
Lexington Government Securities Money Market Fund 580 Sylvan Avenue P.O. Box 1515 Englewood Cliff NJ 07632 (7/81) (800) 526-4791 (US) (800) 932-0838 (NJ)	32.8	–	11.25	–	GP/GO	1-3,7,21	1, 2. Lexington Management Corp. 3, 4. State Street Bank & Trust Co.
Lexington Money Market Trust P.O. Box 1515 580 Sylvan Avenue Englewood Cliffs NJ 07632 (10/76) (800) 526-4791 (US) (800) 932-0838 (NJ)	315.3	271.0	13.00	17.45	GP	1-7,10,16	1, 2. Lexington Management Corp. 3, 4. State Street Bank & Trust Co.
Liquid Capital Income Trust 1331 Euclid Avenue Cleveland OH 44115 (11/74) (800) 321-2322 (216) 781-4440	1,814.7	2,024.8	12.50	17.00	SB	1-7,12,14-19	1, 2. Carnegie Capital Management Co. 3, 4. Bank of New York
Liquid Green Trust #600 Guaranty Building 20 N. Meridian Street Indianapolis IN 46204 (11/80) (800) 428-4492 (US)	152.2	101.4	12.85	16.88	SB	1-7,10,12,20-22	1, 2. Unified Management Corp. 3. Merchants National Bank & Trust Company of Indianapolis, IN 4. Unified Management Corp.
Lord Abbett Cash Reserve Fund, Inc. 63 Wall Street New York NY 10005 (7/79) (800) 221-9995 (US) (212) 425-8720 (NYC) (212) 668-0418 (NYS)	328.2	351.8	12.08	16.89	GP	1-7,12,13,17,21,22	1, 2. Lord Abbett & Co. 3, 4. United Missouri Bank of Kansas City, N.A.
Managed Cash Account Trust 200 Berkeley Street Boston MA 02116 (1/82) (617) 423-3500 (617) 956-1200	30.8	–	–	–	GP	1-8,12-19,21,22	1. Massachusetts Financial Services Company 3. State Street Bank & Trust Company 4. Massachusetts Financial Service Center

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
1,500/500	12:00 PM	No	None	No				No	None
5,000/500	12:00 PM	Yes/500	None	Yes/500	On request	Monthly	None	Yes	None
2,500/100	12:00 PM	Yes/1,000	None	Yes/500	Unlimited	Monthly	None	Yes	None
2,500/100	12:00 PM	Yes/1,000	None	Yes/500	Unlimited	Monthly	None	Yes	None
1,000/100	4:00 PM	Yes/200	$3.50	Yes/250	Unlimited	Monthly	None	Yes	None
1,000/100	4:00 PM	Yes/200	$3.50	Yes/250	Unlimited	Monthly	None	Yes	None
1,000/500	12:00 PM	No	None	Yes/250	Unlimited	As clear	None	Yes	None
1,000/100	12:00 PM	Yes/500	$10.00	Yes/300	Unlimited	On request	Fees vary	Yes	Ret. items $10.00 each
1,000/None	2:00 PM	No	None	Yes/500	Unlimited	Monthly	None	Yes	None
1,000/None	n/a	Yes/1,000	Over $1,000/ $5.00	Yes/500	20 init.	As clear	None	Yes	E: $5.00

Table 5. MONEY FUNDS AVAILABLE TO ALL INVESTORS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Fund Type	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
Mass Cash Management Trust 200 Berkeley Street Boston MA 02116 (12/75) (617) 423-3500 (617) 956-1200	914.7	873.8	12.79	17.52	GP	1-8, 12-19, 21,22	1. Massachusetts Financial Services Company 3. State Street Bank & Trust Company 4. Massachusetts Financial Service Center
Mass Cash Management Trust/Government Series 200 Berkeley St. Boston MA 02116 (12/75) (617) 423-3500 (617) 956-1200	21.0	–	–	–	GP/GO	1-3,21	1. Massachusetts Financial Services Company 3. State Street Bank & Trust Company 4. Massachusetts Financial Service Center
MassMutual Liquid Assets Trust 1295 State Street Springfield MA 01111 (7/82) (800) 451-1713 (US) (800) 322-0371 (MA)	–	–	–	–	GP	1-7, 9-22	1. Massachusetts Mutual Life Insurance Co. 2. MML Investors Services, Inc. 3, 4. State Street Bank and Trust Co.
McDonald Money Market Fund, Inc. 767 Fifth Avenue New York NY 10153 (5/81) (216) 623-2000	194.7	164.8	11.88	–	SB	1-7,16, 22	1. McDonald & Co. 2. Dreyfus Corp./McDonald & Co. 3, 4. The Bank of New York
Merrill Lynch CMA Government Securities Fund 633 Third Avenue 29th Floor New York NY 10017 (8/81) (800) 221-4146 (US) (800) 522-5510 (NY) (800) 221-8802 (AL & HI)	1,572.3	195.2	11.81	–	SB/GO	1-3,7, 17,21	1. Fund Asset Management, Inc. 2. Merrill Lynch Pierce Fenner & Smith 3. State Street Bank & Trust Co. 4. First Jersey National Bank
Merrill Lynch CMA Money Fund 633 Third Avenue 29th Floor New York NY 10017 (9/77) (800) 221-4146 (US) (800) 522-5510 (NY) (800) 221-8802 (AL & HI)	14,355.6	12,342.3	12.69	17.39	SB	1-7, 10-12, 15-22	1. Fund Asset Management, Inc. 2. Merrill Lynch Pierce Fenner & Smith 3. State Street Bank & Trust Co. 4. First Jersey National Bank
Merrill Lynch Government Fund, Inc. 125 High Street Boston MA 02110 (9/77) (800) 225-1576 (US) (617) 357-1460 (MA)	1,992.6	1,014.8	11.61	16.16	SB/GO	1,7	1. Fund Asset Management, Inc. 2. Merril Lynch Funds Distributor, Inc. 3, 4. State Street Bank & Trust Co.
Merrill Lynch Ready Assets Trust 633 Third Avenue 29th Floor New York NY 10017 (2/75) (800) 221-7210 (US) (212) 422-2600 (NY)	19,331.9	22,632.7	12.67	17.29	GP	1-7, 10-13, 15-22	1. Merrill Lynch Asset Management 2. Merrill Lynch Funds Distributor 3, 4. The Bank of New York
Merrill Lynch USA Government Reserves 633 Third Avenue 29th Floor New York NY 10017 (11/82) (212) 692-2929 (212) 422-2600 (800) 221-7210	–	–	–	–	GP/GO	1-3,7	1. Merrill Lynch Asset Management 2. Fund Asset Management 3, 4. The Bank of New York

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
1,000/None	n/a	Yes/1,000	Over $1,000/ $5.00	Yes/500	20 init.	As clear	None	Yes	E: $5.00
1,000/None	n/a	Yes/1,000	Over $1,000/ $5.00	Yes/500	20 init.	As clear	None	Yes	E: $5.00
1,000/100	3:00 PM	Yes/1,000	$3.50	Yes/500	20	As clear	Initial service fee: $5.00	No	None
5,000/100	12:00 PM	No	None	Yes/500	Unlimited	As clear	None	No	None
20,000/None	n/a	No	None	Yes/1	Unlimited	Not returned	None	Yes	None
20,000/1	n/a	No	None	Yes/None	Unlimited	Not returned	None	Yes	None
5,000/1,000	N:12:00 PM R: 4:00 PM	Yes/1,000	None	Yes/500	Unlimited	Monthly	None	No	None
5,000/1,000	4:00 PM	Yes/5,000	None	Yes/500	Unlimited	As clear	None	Yes	None
5,000/1,000	4:00 PM	Yes/5,000	None	Yes/500	Unlimited	As clear	None	Yes	None

Table 5. MONEY FUNDS AVAILABLE TO ALL INVESTORS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Fund Type	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
Midwest Income Trust/Cash Management Fund 522 Dixie Terminal Bldg. Cincinnati OH 45202 (1/82) (800) 543-0407 (US) (800) 582-1898 (OH) (513) 579-0414 (Cinn.)	63.6	—	—	—	GP	1-8,12, 15,16, 19-21	1, 2, Midwest Advisory Services, Inc. 3, Provident Bank 4, MGF Service Corp.
Midwest Income Trust/Short-Term Government Fund 522 Dixie Terminal Bldg. Cincinnati OH 45202 (12/74) (800) 543-0407 (US) (800) 582-1898 (OH) (513) 579-0414 (Cinn.)	238.0	263.1	11.47	15.96	GP/GO	1,7	1, 2, Midwest Advisory Services, Inc. 3, Provident Bank 4, MGF Service Corp.
Money Fund of U.S. Treasury Securities, Inc. c/o PRO Services, Inc. 1107 Bethlehem Pike Flourtown PA 19031 (3/82) (800) 523-0864 (US) (215) 836-1300 (PA coll.)	6.2	—	—	—	GP/GO	1,7,21	1, PRO Services, Inc. 3, Bradford Trust Co. (NY) 4, Bradford Trust Co. of Boston
Money Market Instruments Trust 421 Seventh Avenue Pittsburgh, PA 15219 (3/82) (800) 245-4270 (412) 288-1450	189.5	—	—	—	GP	1-3,5-7, 9-11,16	1, Money Instruments Research Corp. 2, Federated Securities Corp. 3, 4, State Street Bank & Trust Co.
Money Market Management 421 Seventh Avenue Pittsburgh PA 15219 (1/74) (800) 245-2423 (412) 288-1948	477.8	524.3	12.40	16.89	GP	1-10,16, 19-21	1, Federated Cash Management Corp. 2, Federated Securities Corp. 3, 4, State Street Bank & Trust Co.
Money Shares, Inc. 1 Wall Street New York NY 10005 (1/78) (800) 221-5757 (212) 269-8800 (NY)	10.7	24.0	11.64	15.88	GP	1-8,12, 13	1, 2, Calvin Bullock, Ltd. 3, 4, Morgan Guaranty Trust Co. of New York
Morgan Keegan Daily Cash Trust One Commerce Square Memphis TN 38103 (12/80) (901) 523-1501 (412) 288-1900	103.3	86.4	12.37	16.72	SB	1-8,10, 11,13, 16,20,22	1, Liquid Assets Research Corp. 2, Morgan Keegan & Co., Inc. 3, 4, State Street Bank & Trust Co.
Mutual of Omaha Cash Reserve Fund, Inc. 10235 Regency Circle Omaha NE 68114 (3/81) (402) 397-8555	24.3	24.2	11.79	—	SB	1-7,12, 13,16, 18,21	1, 2, Mutual of Omaha Fund Management Co. 3 Omaha National Bank 4, Mutual of Omaha Fund Management Co.
Mutual of Omaha Money Market Account 10235 Regency Circle Omaha NE 68114 (7/79) (800) 228-9661 (US) (800) 642-8390 (NE)	454.1	465.9	12.27	16.96	GP	1-7,12, 13,16, 18,20,21	1, 2, Mutual of Omaha Fund Management Co. 3, Omaha National Bank 4, Mutual of Omaha Fund Mgmt. Co.
NEL Cash Management Trust/ Money Market Series 501 Boylston Street Boston MA 02117 (7/78) (800) 225-7670 (617) 267-6600	815.8	675.4	12.91	17.14	GP	1-7, 10-13,16	1, New England Mutual Life Insurance Co. 2, NEL Equity Services Corp. 3, 4, State Street Bank & Trust Co.

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
1,000/50	1:30 PM	Yes/None	Under $5,000/ $5.00	Yes/250	Unlimited	As clear	CP: $9.00 for corps.	Yes	None
1,000/50	1:30 PM	Yes/None	Under $5,000/ $5.00	Yes/250	Unlimited	As clear	CP: $9.00 for corps.	Yes	None
2,000/100	N:12:00 PM R: 4:00 PM	Yes/None	Over $1,000/ $3.00	Yes/500	Unlimited	As clear	None	Yes	E: $5.00
1,000/500	12:00 PM	Yes/500	None	Yes/500	Unlimited	Monthly	None	No	None
1,000/100	12:00 PM	Yes/1,000	None	Yes/250	Unlimited	Monthly	None	Yes	None
1,000/100	1:00 PM	Yes/5,000	None	Yes/500	Unlimited	As clear	None	Yes	None
5,000/1,000	12:00 PM	Yes/1,000	None	Yes/500	Unlimited	Monthly	None	No	None
Set by broker	10:00 AM	No	None	Yes/500	Unlimited	On request	None	No	None
1,000/100	4:00 PM	Yes/500	None	Yes/500	Unlimited	On request	None	Yes	None
1,000/None	4:00 PM	Yes/1,000	Over $1,000/ $3.50	Yes/250	Unlimited	Monthly	CP: $5.00 Initially	Yes	MS: $.75

Table 5. MONEY FUNDS AVAILABLE TO ALL INVESTORS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Fund Type	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
NEL Cash Management Trust/ U.S. Government Series 501 Boylston Street Boston MA 02117 (6/82) (800) 225-7670 (617) 267-6600	31.6	–	–	–	GP/GO	1-3,7	1. New England Mutual Life Insurance Co. 2. NEL Equity Services Corp. 3, 4. State Street Bank & Trust Co.
National Cash Reserves, Inc. 605 Third Avenue New York NY 10158 (4/82) (800) 223-7757 (US) (212) 661-3000 (NY)	–	–	–	–	GP	1-7,10, 12,16, 20-22	1, 2. National Securities & Research Corp. 3, 4. The Bank of New York
National Liquid Reserves, Inc. 1345 Ave. of the Americas New York NY 10105 (5/74) (212) 530-1787 (NYC) (800) 522-7405 (NYS) (800) 221-7136 (New Eng.) (800) 221-2990 (US)	1,860.4	2,036.1	12.82	17.22	GP	1-7,12, 15,16, 20,21	1. Mutual Management Fund 2. Smith, Barney, Harris & Upham 3, 4. The Bank of New York
Newton Money Fund 733 North Van Buren St. Milwaukee WI 53202 (10/81) (414) 347-1141 (Milwaukee) (800) 242-7229 (WI)	13.2	4.1	12.32	–	GP	1-8,10, 12,13, 15,16, 20-22	1, 2. Heritage Investment Advisors 3, 4. Heritage Trust Company
Offerman Money Market Fund, Inc. 5100 Gamble Drive Minneapolis MN 55481 (3/81) (612) 541-8999	11.7	13.0	12.10	–	GP	1-7,12, 13,15,21	1. Offerman Advisers, Inc. 2. Offerman & Co., Inc. 3, 4. First Pennsylvania Bank, N.A.
Oppenheimer Money Market Fund, Inc. Two Broadway New York NY 10004 (4/74) (800) 525-7040 (US) (212) 668-5000 (NY)	1,482.0	1,511.9	12.67	17.30	SB	1-7, 15-17, 20,21	1. Oppenheimer Management Corp. 2. Oppenheimer Investor Services, Inc. 3. Citibank, N.A. 4. Shareholder Services, Inc.
Oppenheimer U.S. Government Trust Two Broadway New York NY 10004 (5/82) (800) 525-7040 (US) (212) 668-5000 (NY)	10.9	–	–	–	SB/GO	1-3,7 17,21	1. Oppenheimer Asset Management Corp. 2. Oppenheimer Investor Services, Inc. 3. Irving Trust Co. 4. Shareholder Services, Inc.
PRIME Government Money Fund, Inc. P.O. Box 43284 St. Paul MN 55164 (9/82) (800) 328-4891 (612) 738-5007	5.0	–	–	–	GP/GO	1,7	1. St. Paul Money Managers, Inc. 2. St. Paul Investors 3, 4. First Pennsylvania Bank, N.A.
Paine Webber CASHFUND, Inc. 1120 20th Street, N.W. Washington DC 20036 (5/78) (212) 437-5306	5,780.2	5,694.1	12.57	16.94	SB*	1-7,11, 17,20,22	1, 2. Paine, Webber, Jackson & Curtis Inc. 3, 4. Provident National Bank
Parkway Cash Fund, Inc. Rodney Bldg. 3411 Silverside Road Wilmington DE 19810 (11/79) (800) 441-7786 (US) (302) 478-9119 (DE & AL coll.)	665.0	702.8	12.65	17.16	SB	1-8, 11-14, 16,17,19	1, 2. Parkway Management Corp. 3, 4. State Street Bank & Trust Co.

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
1,000/None	4:00 PM	Yes/1,000	Over $1,000/ $3.50	Yes/250	Unlimited	Monthly	CP: $5.00 Initially	Yes	MS: $.75
1,000/100	12:00 PM	Yes/None	None	Yes/500	Unlimited	As clear	None	Yes	E: $5.00
1,000/100	12:00 PM	Yes/1,000	None	Yes/500	Unlimited	Monthly	None	Yes	None
1,000/250	12:00 PM	Yes/1,000	$4.00	Yes/5	20 free	Not returned	CP: $5.00 for each addi. 20	Yes	None
2,000/100	1:00 PM	Yes/1,000	None	Yes/500	Unlimited	As clear	None	No	None
1,000/25	2:00 PM	No	None	Yes/250	Unlimited	On request	None	Yes	E: $5.00
1,000/25	2:00 PM	No	None	Yes/500	Unlimited	On request	None	Yes	E: $5.00
1,000/100	1:00 PM	Yes/1,000	None	Yes/500	Unlimited	As clear	None	Yes	None
5,000/500	1:00 PM	Yes/None	None	Yes/500	Unlimited	On request	None	No	None
1,000/100	12:00 PM	Yes/500	None	Yes/250	Unlimited	Monthly	None	Yes	None

Table 5. MONEY FUNDS AVAILABLE TO ALL INVESTORS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Fund Type	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
Pennsylvania Money Fund, Inc. Box 1981 Valley Forge PA 19481 (9/81) (800) 362-7400 (PA only) (215) 783-6789 (US)	12.0	1.1	12.36	—	GP	1-7,10, 12,13, 15,21,22	1. Pennsylvania Money Management, Inc. 2. Pennsylvania Money Fund 3. Hamilton Bank, Lancaster, PA 4. Pennsylvania Money Fund
Phoenix Money Market Series One American Row Hartford CT 06115 (7/80) (203) 278-8050	51.7	51.4	12.63	17.39	GP	1-7,10, 12,16,17	1. Phoenix Investment Counsel 2. Phoenix Equity Plan Corp. 3. State Street Bank & Trust Co. 4. Brown Brothers, Harriman & Co.
Plimoney Fund, Inc. 777 Walker, Suite 2000 Houston TX 77002 (3/80) (215) 629-9800 (713) 757-5675	72.9	68.5	12.38	16.96	GP	1,2,4-7, 9,10, 12,13, 15-17, 20,21	1. Tenneco Asset Management Company 2. Philadelphia Life Asset Planning Company 3, 4. First Pennsylvania Bank
Prudential-Bache Securities Chancellor Government Securities Trust-Money Market Series 100 Gold Street New York NY 10038 (1/82) (800) 221-7984 (US) (212) 791-4654 (NY coll.)	307.5	—	—	—	SB/GO	1-4,7,21	1, 2. Prudential-Bache Securities 3, 4. State Street Bank & Trust Co.
Command Money Fund 100 Gold Street New York NY 10038 (2/82) (800) 222-4321	380.9	—	—	—	SB	1-8, 10-13, 16-18, 20-22	1. The Prudential Insurance Company of America 2. Prudential-Bache Securities, Inc. 3, 4. First Jersey National Bank
MoneyMart Assets, Inc. 100 Gold Street New York NY 10038 (6/76) (800) 221-7984 (US) (212) 791-4654 (NY coll.)	3,272.6	4,066.1	12.85	17.51	SB	1-7,16	1. Continental Illinois National Bank & Trust Company of Chicao 2. Prudential-Bache Securities, Inc. 3, 4. State Street Bank & Trust Co.
Putnam Daily Dividend Trust One Post Office Square Boston MA 02109 (9/76) (800) 225-1581 (US) (617) 292-1470 (MA)	391.7	271.5	12.96	17.12	GP	1,2, 4-7,10, 15-17,21	1. Putnam Management Co. 2. Putnam Fund Distributors, Inc. 3. State Street Bank & Trust Co. 4. Putnam InServCo
Quaker Cash Reserves, Inc. Axe Wood, Butler & Skippack Pikes — Box 550 Blue Bell PA 19422 (10/81) (215) 542-8025	4.0	1.5	12.37	—	GP	1-7, 15-17, 20,21	1, 2. Stratton Management Co. 3. First Pennsylvania Bank, N.A. 4. Fund/Plan Services, Inc.
Reserve CPA Fund, Inc. 810 7th Avenue New York NY 10019 (10/82) (800) 223-2213 (212) 246-3550	—	—	—	—	GP/GO	1,3,7, 11,17,21	1. Reserve Management Co. 2. Reserve Partners, Inc. 3. Mellon Bank, N.A. 4. Reserve CPA Fund, Inc.
Reserve Fund, Inc./ Government Portfolio 810 Seventh Avenue New York NY 10019 (10/81) (800) 223-5547 (212) 977-9880	373.3	—	11.63	—	GP/GO	1,3,7, 11,17,21	1. The Reserve Management Co. 2. Reserve Partners, Inc. 3. Chemical Bank 4. Reserve Fund

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
500/None	12:00 PM	Yes/None	None	Yes/500	Unlimited	As clear	None	No	None
1,000/100	N:11:00AM R: 1:00PM	Yes/500	None	Yes/500	Unlimited	Monthly	None	Yes	None
1,000/50	1:00 PM	Yes/1,000	None	Yes/500	Unlimited	As clear	None	Yes	E: $5.00
1,000/100	12:00 PM	Yes/200	None	Yes/500	Unlimited	Monthly	CP: $5.00 initially	Yes	None
20,000/None	n/a	Yes/None	None	Yes/None	On request	Not returned	CP: $5.00 per order	Yes	AS:$50.00
1,000/100	12:00 PM	Yes/200	None	Yes/500	Unlimited	Monthly	CP: $5.00 initially	Yes	None
1,000/100	4:00 PM	Yes/1,000	None	Yes/500	Unlimited	As clear	None	Yes	E: $5.00
1,000/100	12:00 PM	Yes/500	None	Yes/500	Unlimited	As clear	CP: $5.00 initial fee	Yes	None
10,000/None	3:00 PM	Yes/1,000	None	Yes/None	50	Not returned	None	No	Fees vary
1,000/1,000	4:00 PM	Yes/1,000	None	Yes/500	Unlimited	Monthly	None	Yes	None

Table 5. MONEY FUNDS AVAILABLE TO ALL INVESTORS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Fund Type	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
Reserve Fund, Inc./Primary Portfolio 810 Seventh Avenue New York NY 10019 (11/71) (800) 223-5547 (212) 977-9880	2,825.4	3,212.3	12.77	17.22	GP	1-5,7,11,15-21	1. Reserve Management Co. 2. Reserve Partners, Inc. 3. Chemical Bank 4. Reserve Fund
Rothschild (L.F.) Earnings & Liquidity, Inc. 55 Water Street New York NY 10041 (4/82) (212) 425-3300	347.7	–	–	–	SB	1-7,16,20	1. L.F. Rothschild, Unterberg, Towbin Advisors 2. The Dreyfus Corp./L.F. Rothschild, Unterberg, Towbin 3, 4. The Bank of New York
SAFECO Money Market Mutual Fund, Inc. SAFECO Plaza (T-15) Seattle WA 98185 (4/82) (800) 426-6730 (US) (800) 562-6810 (WA) (206) 545-5530 (Seattle)	16.5	–	–	–	GP	1-10,12-22	1. SAFECO Asset Management Co. 2. SAFECO Securities, Inc. 3. Peoples National Bank of WA 4. SAFECO Investment Management Corp.
Scudder Cash Investment Trust 175 Federal Street Boston MA 02110 (12/75) (800) 453-9500 (800) 225-2470 (617) 426-8300 (MA coll.)	1,197.2	1,298.4	12.24	17.11	GP	1-8,11-22	1. Scudder, Stevens & Clark 2. Scudder Fund Distributors, Inc. 3, 4. State Street Bank & Trust Co.
Scudder Government Money Fund 175 Federal Street Boston MA 02110 (11/81) (800) 453-9500 (800) 225-2470 (617) 426-8300 (MA coll.)	175.8	–	11.01	–	GP/GO	1-3,7,17,21	1. Scudder, Stevens & Clark 2. Scudder Fund Distributors, Inc. 3, 4. State Street Bank & Trust Co.
Security Cash Fund 700 Harrison Street Topeka KS 66636 (10/80) (800) 255-3509 (800) 432-3536 (KS only)	78.1	83.4	11.86	16.50	GP	1-22	1, 2. Security Management Co. 3. First National Bank of Topeka 4. Security Cash Fund
Selected Money Market Fund, Inc./General Portfolio 105 W. Adams St. Chicago IL 60603 (11/77) (800) 972-1092 (IL only) (800) 621-7321 (US) (312) 641-7957 (Chicago)	61.9	69.5	12.15	16.80	GP	1-6,8,10,12,13,16,22	1, 2. Burton J. Vincent, Chesley & Co. 3, 4. United Missouri Bank of Kansas City
Selected Money Market Fund, Inc./Government Portfolio 105 W. Adams St. Chicago IL 60603 (4/82) (800) 621-7321 (US) (800) 972-1092 (IL only) (312) 641-7957 (Chicago)	2.6	–	–	–	GP/GO	1-3,7,21	1, 2. Burton J. Vincent, Chesley & Co. 3, 4. United Missouri Bank of Kansas City
Seligman Liberty Cash Management Fund, Inc. One Bankers Trust Plaza New York NY 10006 (9/82) (800) 221-2450 (US) (800) 522-6869 (NYS) (212) 432-4000 (NYC)	18.8	–	–	–	GP	1-8,10,12,14,16,21	1. J. & W. Seligman & Co., Inc. 2. J. & W. Seligman & Co. Marketing, Inc. 3. Irving Trust Co. 4. Union Data Service Center, Inc.

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
1,000/1,000	4:00 PM	Yes/1,000	None	Yes/500	Unlimited	Monthly	None	Yes	None
2,500/100	11:00 AM	No	None	Yes/500	Unlimited	As clear	None	No	None
1,000/100	4:00 PM	Yes/None	None	Yes/500	Unlimited	As clear	None	Yes	None
1,000/None	4:00 PM	Yes/None	Under $5,000/ $3.50	Yes/500	Unlimited	Monthly	None	Yes	None
1,000/None	4:00 PM	Yes/None	Under $5,000/ $3.50	Yes/500	Unlimited	Monthly	None	Yes	None
1,000/100	3:00 PM	Yes/5,000	$10.00	Yes/300	On request	As clear	None	Yes	None
1,000/100	12:00 PM	Yes/1,000	None	Yes/500	Unlimited	On request	None	Yes	None
1,000/100	12:00 PM	Yes/1,000	None	Yes/500	Unlimited	On request	None	Yes	None
1,000/None	1:30 PM	Yes/1,000	None	Yes/250	Unlimited	As clear	None	Yes	None

Table 5. MONEY FUNDS AVAILABLE TO ALL INVESTORS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Fund Type	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
Seligman Cash Management Fund/ Government Portfolio One Bankers Trust Plaza New York NY 10006 (9/82) (800) 221-2450 (US) (800) 522-6869 (NYS) (212) 432-4000 (NYC)	10.8	–	–	–	GP/GO	1,3,7,21	1, J. & W. Seligman & Co., Inc. 2, J. & W. Seligman & Co. Marketing, Inc. 3, Irving Trust Co. 4, Union Data Service Center, Inc.
Seligman Cash Management Fund/ Prime Portfolio One Bankers Trust Plaza New York NY 10006 (1/77) (800) 221-2450 (US) (800) 522-6869 (NYS) (212) 432-4000 (NYC)	693.0	806.4	12.63	17.56	GP	1-8,10, 12,14, 16,21	1, J. & W. Seligman & Co., Inc. 2, J. & W. Seligman & Co. Marketing, Inc. 3, Irving Trust Co. 4, Union Data Service Center, Inc.
Sentinel Cash Management Fund, Inc. National Life Drive Montpelier VT 05602 (10/81) (800) 526-3032 (802) 229-3900	21.6	5.1	12.53	–	GP	1-7, 9-14, 16-18, 20,21	1, Sentinel Advisors, Inc. 2, Equity Services, Inc./ Sentinel Advisors, Inc. 3, 4, First Jersey National Bank
Sentry Cash Management Fund, Inc. 1800 North Point Drive Stevens Point WI 54481 (6/81) (800) 826-0266 (800) 472-0280 (WI)	50.8	40.4	12.44	–	GP	1-7,12, 13,17, 18,20-22	1, Sentry Investment Management, Inc. 2, Sentry Equity Services, Inc. 3, Chase Manhattan Bank, N.A. 4, Sentry Equity Services, Inc., Stevens Point, WI
Shearson Daily Dividend, Inc. 2 World Trade Center New York NY 10048 (3/79) (212) 321-6554	5,325.1	5,177.5	12.69	17.31	SB*	1-7,10, 16,20,21	1, Bernstein-Macaulay, Inc. 2, The Boston Company Advisors, Inc. 3, 4, The Bank of New York
Shearson FMA Cash Fund Two World Trade Center New York NY 10048 (2/82) (800) 522-5429 (NY) (800) 221-1656 (AL,HI) (800) 221-3636 (US)	290.2	–	–	–	SB	1-7,16, 20	1, Bernstein-Macaulay, Inc. 2, TBC Advisors 3, Boston Safe Deposit & Trust Company 4, Provident Financial Processing Corp.
Shearson FMA Government Fund Two World Trade Center New York NY 10048 (2/82) (800) 522-5429 (NYS) (800) 221-1656 (AL,HI) (800) 221-3636 (US)	48.6	–	–	–	SB/GO	1-3,7, 20,21	1, Bernstein-Macaulay, Inc. 2, TBC Advisors 3, Boston Safe Deposit & Trust Company 4, Provident Financial Processing Corp.
Shearson Government & Agencies, Inc. 2 World Trade Center 106th Floor New York NY 10048 (10/80) (212) 321-6554	1,107.1	507.0	11.58	15.85	SB/GO	1-3,7	1, Bernstein-Macaulay, Inc. 2, Dreyfus Corp./Shearson American Express 3, 4, The Bank of New York
Short Term Income Fund/M.M. Portfolio 100 Park Avenue New York NY 10017 (1/80) (800) 221-2990 (US) (800) 221-7136 (NYS) (212) 370-1240 (NYC)	193.5	330.1	12.22	16.54	SB	1-7	1, 2, Reich & Tang, Inc. 3, 4, The Bank of New York
Short Term Income Fund/ U.S. Government Portfolio 100 Park Avenue New York NY 10017 (11/82) (800) 221-2990 (US) (800) 221-7136 (NYS) (212) 370-1240 (NYC)	21.5	–	–	–	SB/GO	1-3,7	1, 2, Reich & Tang, Inc. 3, 4, The Bank of New York

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
1,000/None	1:30 PM	Yes/1,000	None	Yes/250	Unlimited	As clear	None	Yes	None
1,000/None	1:30 PM	Yes/1,000	None	Yes/250	Unlimited	As clear	None	Yes	None
1,000/25	12:00 PM	Yes/None	Over $1,000/ $5.00	Yes/250	Unlimited	Monthly	None	Yes	MS: $1.00
1,000/100	11:00 PM	Yes/2,000	$4.50	Yes/500	Unlimited	As clear	None	Yes	None
5,000/1,000	2:30 PM	No	None	No				Yes	E: $5.00
25,000/None	12:00 PM	No	None	Yes/None	200 free	Monthly	CP: fee after first 200	Yes	AS: $100
25,000/None	12:00 PM	No	None	Yes/None	200 free	Monthly	CP: fee after first 200	Yes	AS: $100
5,000/1,000	2:30 PM	No	None	No				Yes	None
1,000/100	12:00 PM	Yes/1,000	None	Yes/250	Unlimited	As clear	None	Yes	None
1,000/100	12:00 PM	Yes/1,000	None	Yes/250	Unlimited	As clear	None	Yes	None

Table 5. MONEY FUNDS AVAILABLE TO ALL INVESTORS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Fund Type	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
Short-Term Yield Securities, Inc. 11 Greenway Plaza Suite 1919 Houston TX 77046 (1/77) (713) 626-1919 (800) 392-9681 (TX)	35.5	44.6	11.91	16.69	GP	1-7,11, 12,14, 16-18, 21,22	1, AIM Advisors/First City National Bank of Houston 2, AIM Distributors 3, 4, State Street Bank & Trust Company
Sigma Government Securities Fund, Inc. 3801 Kennett Pike C-200 Wilmington DE 19807 (9/80) (800) 441-9490 (302) 652-3091	3.9	3.8	10.40	15.17	GP/GO	1-3,7	1, Delfi Management, Inc. 2, Delfi Capital Sales, Inc. 3, 4, United Missouri Bank of Kansas City, N.A.
Sigma Money Market Fund, Inc. 3801 Kennett Pike C-200 Wilmington DE 19807 (9/80) (800) 441-9490 (302) 652-3091	12.9	10.0	11.81	16.47	CP	1-7	1, Delfi Management, Inc. 2, Delfi Capital Sales, Inc. 3, 4, United Missouri Bank of Kansas City, N.A.
St. Paul Money Fund, Inc. P.O. Box 43284 St. Paul MN 55164 (11/79) (800) 328-1064 (612) 327-5007 (MN coll.)	163.0	169.0	12.40	16.92	GP	1-7,14,	1, 2, St. Paul Advisers, Inc. 3, 4, First Pennsylvania Bank, N.A.
Standby Reserve Fund, Inc. One Battery Park Plaza New York NY 10004 (11/81) (212) 460-0682	218.7	199.2	12.54	—	GP	1-7,16	1, 2, Cowen & Co. 3, 4, Bank of New York
SteinRoe Cash Reserves, Inc. 150 South Wacker Drive Chicago IL 60606 (9/76) (800) 621-0320 (US) (312) 368-7800 (IL)	856.1	737.0	12.56	16.97	GP	1-7,12, 16-18,21	1, 2, Stein Roe & Farnham 3, State Street Bank & Trust Co. 4, Wacker-Adams Data Service Corp.
SteinRoe Government Reserves, Inc. 150 South Wacker Dr. Chicago IL 60606 (9/82) (312) 368-7800 (IL) (800) 621-0320 (US)	13.7	—	—	—	GP/GO	1-3,7,21	1, 2, Stein Roe & Farnham 3, State Street Bank & Trust Co. 4, Wacker-Adams Data Service
Strategic Treasury Positions, Inc. 10110 Crestover Drive Dallas TX 75229 (1/82) (800) 527-5027 (214) 350-2960 (TX)	—	—	—	—	GP/GO	1,7	1, Strategic Management, Inc. 2, Preferential Brokerage, Inc 3, 4, Shawmut Bank - Boston
Summit Cash Reserves Fund 633 Third Ave. 29th Floor New York NY 10017 (12/82) (212) 692-2929	—	—	—	—	GP	1-7, 10-13, 17-22	1, Fund Asset Management 2, Merrill Lynch Pierce Fenner & Smith 3, 4, The Bank of New York
Sutro Money Market Fund 421 Seventh Avenue Pittsburgh PA 15219 (2/82) (415) 445-8500 (412) 288-1900	171.1	—	—	—	SB	1-8, 10-12, 16,20	1, Sutro Cash Research, Ltd. 2, Sutro & Co., Inc. 3, 4, State Street Bank & Trust Co.
T. Rowe Price Prime Reserve Fund, Inc. 100 East Pratt Street Baltimore MD 21202 (3/76) (80 638-5660 (8 38-1527	3,221.7	3,183.7	12.89	17.37	GP	1-7, 9,10, 12-14, 16-18, 21,22	1, T. Rowe Price Associates, Inc. 2, T. Rowe Price Marketing, Inc. 3, 4, State Street Bank & Trust Co.

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
1,250/100	12:00 PM	Yes/1,000	None	Yes/500	20 init.	As clear	None	Yes	None
500/100	12:00 PM	Yes/1,000	$4.00	Yes/500	Unlimited	Monthly	None	Yes	E: $5.00
500/100	12:00 PM	Yes/1,000	$4.00	Yes/500	Unlimited	Monthly	None	Yes	E: $5.00
3,000/100	1:00 PM	Yes/1,000	None	Yes/500	Unlimited	As clear	None	Yes	None
2,000/500	n/a	No	None	Yes/500	Unlimited	As processed	None	No	None
2,500/100	4:00 PM	Yes/1,000	Fees vary	Yes/500	Unlimited	Monthly	None	Yes	None
2,500/100	4:00 PM	Yes/1,000	Fees vary	Yes/500	Unlimited	Monthly	None	Yes	None
1,000/250	12:00 PM	No	$3.50	Yes/500	On request	Monthly	None	Yes	E: $10.00
5,000/1,000	4:00 PM	Yes/5,000	None	Yes/500	Unlimited	As clear	None	No	None
5,000/None	12:00 PM	Yes/500	None	Yes/500	Unlimited	Monthly	None	No	None
2,000/100	12:00 PM	Yes/None	$3.50	Yes/500	Unlimited	Monthly	None	Yes	None

Table 5. MONEY FUNDS AVAILABLE TO ALL INVESTORS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Fund Type	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
T Rowe Price U.S. Treasury Money Fund, Inc. 100 East Pratt Street Baltimore MD 21202 (6/82) (800) 638-5660 (800) 638-1527	142.6	—	—	—	GP/GO	1,7,17, 21	1, T. Rowe Price Associates, Inc. 2, T. Rowe Price Marketing, Inc. 3, 4, State Street Bank & Trust Co.
Transamerica Cash Reserves, Inc. Transamerica Center 1150 S. Olive Street Los Angeles CA 90015 (8/80) (800) 527-0727 (US) (800) 442-0727 (TX)	281.9	334.2	12.68	17.56	GP	1-9, 11-13, 15-18, 20-22	1, Transamerica Investment Services, Inc. 2, Transamerica Fund Sales, Inc. 3, 4, The First National Bank of Boston
Trust for Cash Reserves 421 Seventh Avenue Pittsburgh PA 15219 (12/79) (800) 245-2423 (412) 288-1559	214.5	211.7	12.31	16.90	SB	1-11,16, 19,20,22	1, MYD Research Limited Partnership 2, Milwaukee Co., Young, Smith & Peacock, Inc. 3, 4, State Street Bank & Trust Co.
Tucker Anthony Cash Management Fund 3 Center Plaza Boston MA 02108 (4/81) (800) 225-6258 (US) (800) 392-6037 (MA) (617) 523-3170 (Boston)	375.6	364.8	12.09	—	SB	1-7,12, 14,17,21	1, Tucker Anthony Management Corp. 2, Tucker Anthony & R.L. Day, Inc. 3, 4, State Street Bank & Trust Co.
Tucker Anthony Government Securities Fund 3 Center Plaza Boston MA 02108 (2/82) (800) 225-6258 (US) (800) 392-6037 (MA) (617) 523-3170 (Boston)	85.4	—	—	—	SB/GO	1,2,7 17,21	1, Tucker Anthony Management Corp. 2, Tucker Anthony & R.L. Day, Inc. 3, 4, State Street Bank & Trust Co.
U.S. Treasury Securities Fund P.O. Box 29467 San Antonio TX 78229 (2/81) (800) 531-5777 (512) 696-1234	12.4	—	—	—	GP/GO	1	1, 2, Growth Research & Management 3, 4, State Street Bank & Trust Co.
USAA Federal Securities Money Market Fund 9800 Fredericksburg Rd. San Antonio TX 78288 (2/83) (800) 531-8181 (US) (800) 292-8181 (TX)	—	—	—	—	GP/GO	1,2,7, 17,21	1, 2, USAA Investment Management Co. 3, 4, State Street Bank & Trust Co.
USAA Mutual Fund, Inc./ Money Market Fund 9800 Fredericksburg Road San Antonio TX 78288 (2/81) (800) 292-8181 (TX) (800) 531-8181 (US)	152.9	134.0	12.33	—	GP	1-7,12, 14,21	1, 2, USAA Investment Management Co. 3, 4, State Street Bank & Trust Co.
United Cash Management, Inc. 2400 Pershing Rd. P.O. Box 1343 Kansas City MO 64141 (8/79) (800) 821-5664 (US) (800) 892-5811 (MO) (816) 842-1075 (Local)	478.6	494.0	12.71	17.38	GP	1-7,9, 10,15, 16,22	1, 2, Waddell & Reed, Inc. 3, United Missouri Bank of Kansas City, N.A. 4, Waddell & Reed Services Co.

Minimum Invest. ($) Initial / Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption / Minimum ($)	Wire Fees	Checking / Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
2,000/100	12:00 PM	Yes/None	$3.50	Yes/500	Unlimited	Monthly	None	Yes	None
1,000/100	N:12:00 PM R: 4:00 PM	Yes/2,000	None	Yes/500	Unlimited	As clear	None	Yes	None
5,000/500	12:00 PM	Yes/1,000	None	Yes/500	Unlimited	Monthly	None	No	None
2,500/250	12:00 PM	Yes/5,000	None	Yes/500	Unlimited	Monthly	None	Yes	None
2,500/250	12:00 PM	Yes/5,000	None	Yes/500	Unlimited	Monthly	None	Yes	None
1,500/50	4:00 PM	Yes/None	$5.00	Yes/250	20	Monthly	None	Yes	E: $5.00
1,000/25	4:00 PM	Yes/1,000	$3.50	Yes/250	Unlimited	Monthly	CP: $5.00	Yes	E: $5.00
1,000/25	4:00 PM	Yes/1,000	$3.50	Yes/250	Unlimited	Monthly	CP: $5.00	Yes	E: $5.00
1,000/100	4:00 PM	Yes/1,000	None	Yes/500	10 init.	On request	None	Yes	None

Table 5. MONEY FUNDS AVAILABLE TO ALL INVESTORS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Fund Type	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
United Government Cash Fund, Inc. 2400 Pershing Road P.O. Box 1343 Kansas City MO 64141 (7/82) (800) 821-5664 (US) (800) 892-5811 (MO) (816) 842-1075 (local)	—	—	—	—	GP/GO	1-3,7, 14,17, 21,22	1, 2. Waddell & Reed, Inc. 3. United Missouri Bank of Kansas City, N.A. 4. Waddell & Reed Services Co.
Value Line Cash Fund 711 Third Avenue New York NY 10017 (4/79) (800) 223-0818 (US) (800) 223-4143 (US) (800) 522-5217 (NY)	686.4	481.2	13.24	17.99	GP	1-7	1. Arnold Bernhard & Co., Inc. 2. Value Line Securities, Inc. 3, 4. The Bank of New York
Vanguard Money Market Trust Federal Portfolio P.O. Box 2600 Valley Forge PA 19460 (7/81) (800) 523-7025 (US) (800) 362-0530 (PA) (215) 648-6000	512.8	292.6	11.59	—	GP/GO	1-3,7, 17,21	1, 2. The Vanguard Group, Inc. 3. Philadelphia National Bank 4. The Vanguard Group, Inc.
Vanguard Money Market Trust Prime Portfolio P.O. Box 2600 Valley Forge PA 19460 (6/75) (800) 523-7025 (US) (800) 362-0530 (PA) (215) 648-6000	1,205.0	1,109.4	12.77	17.27	GP	1-8,12, 14,15, 17,18, 20-22	1, 2. The Vanguard Group, Inc. 3. Philadelphia National Bank 4. The Vanguard Group, Inc.
Wayne Hummer Money Fund Trust Government Portfolio 175 West Jackson Blvd. Suite 1700 Chicago IL 60604 (4/82) (800) 621-4477 (312) 431-1700 (312) 663-4033	6.1	—	—	—	SB/GO	1-3,21	1. Wayne Hummer Management Co. 2. Wayne Hummer & Co. 3, 4. State Street Bank & Trust Co.
Wayne Hummer Money Fund Trust Money Market Portfolio 175 West Jackson Blvd. Suite 1700 Chicago IL 60604 (4/82) (800) 621-4477 (312) 431-1700 (312) 663-4033	66.2	—	—	—	SB	1-7,12, 21	1. Wayne Hummer Management Co. 2. Wayne Hummer & Co. 3, 4. State Street Bank & Trust Co.
Ziegler Money Market Trust 421 Seventh Avenue Pittsburgh PA 15219 (4/81) (414) 334-5521 (412) 288-1561	132.7	114.1	12.33	—	SB	1-8,10, 13,16	1. Short-Term Instruments Research Corp. 2. B. C. Ziegler & Co. 3, 4. State Street Bank & Trust Co.

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
1,000/100	4:00 PM	Yes/1,000	None	Yes/500	10 init.	On request	None	Yes	None
1,000/100	n/a	Yes/1,000	None	Yes/500	Unlimited	As clear	None	Yes	None
1,000/100	4:00 PM	Yes/None	Under $5,000/ $5.00	Yes/250	Unlimited	Monthly	None	Yes	None
1,000/100	4:00 PM	Yes/None	Under $5,000/ $5.00	Yes/250	Unlimited	Monthly	None	Yes	None
3,000/500	n/a	Yes/None	None	Yes/500	Unlimited	Monthly	None	No	None
3,000/500	n/a	Yes/None	None	Yes/500	Unlimited	Monthly	None	No	None
3,000/250	12:00 PM	Yes/1,000	None	Yes/500	Unlimited	Monthly	None	No	None

Table 6. MONEY FUNDS AVAILABLE ONLY THROUGH INSTITUTIONS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
Cash & Plus Trust/Government Portfolio 28 State Street Boston MA 02109 (11/82) (800) 345-1151 (215) 687-1700	—	—	—	—	1-3,7	1. Thorndike, Doran, Paine & Lewis 2. SEI Financial Services Co. 3. First Interstate Bank of Oregon 4. SEI Financial Services Co.
Dreyfus Service Corp. Dreyfus Institutional Money Market Fund/Government Securities Series 600 Madison Avenue New York NY 10022 (4/82) (800) 223-5682 (212) 715-6130	646.6	—	—	—	1-3,7	1. The Dreyfus Corporation 2. The Dreyfus Service Corp. 3, 4. The Bank of New York
Dreyfus Institutional Money Market Fund/Money Market Series 600 Madison Avenue New York NY 10022 (5/82) (800) 223-5682 (212) 715-6130	768.6	2,699.9	—	17.26	1-7,16, 20	1. The Dreyfus Corporation 2. The Dreyfus Service Corp. 3, 4. The Bank of New York
Federated Securities Automated Cash Management Trust 421 Seventh Avenue Pittsburgh PA 15219 (5/82) (800) 245-4270 (412) 288-1450	—	—	—	—	1-7, 9-11, 16,20	1. Federated Cash Management Corp. 2. Federated Securities Corp. 3, 4. State Street Bank & Trust Co.
Master Trust 421 Seventh Avenue Pittsburgh PA 15219 (10/77) (800) 245-4270 (412) 288-1979	3,735.2	4,548.7	12.62	17.28	1-8,22	1. Federated Cash Management Corp. 2. Federated Securities Corp. 3, 4. State Street Bank & Trust Co.
Money Market Trust 421 Seventh Avenue Pittsburgh PA 15219 (10/78) (800) 245-4270 (412) 288-1979	3,320.4	3,063.2	12.75	16.99	1-8,10, 17,20,22	1. Federated Cash Management Corp. 2. Federated Securities Corp. 3, 4. State Street Bank & Trust Co.
Trust for Short-Term U.S. Government Securities 421 Seventh Avenue Pittsburgh PA 15219 (10/75) (800) 245-4270 (412) 288-1979	7,849.3	5,345.6	12.06	15.81	1-3,7	1. Federated Cash Management Corp. 2. Federated Securities Corp. 3, 4. State Street Bank & Trust Co.
Trust for U.S. Treasury Obligations 421 Seventh Avenue Pittsburgh PA 15219 (11/79) (800) 245-4270 (412) 288-1979 (PA)	2,630.2	2,138.0	11.49	15.76	1-3,7	1. Cash Management Research Corp. 2. Federated Securities Corp. 3, 4. State Street Bank & Trust Co.
Fidelity Money Market Trust Domestic Portfolio 82 Devonshire Street Boston MA 02109 (3/79) (800) 343-9184 (617) 726-0701 (MA)	1,739.6	1,372.7	12.65	17.17	1-7, 17-21	1. Fidelity Management & Research Co. 2. Fidelity Distributors Corp. 3. First National Bank of Boston 4. Fidelity Service Co.
U.S. Government Portfolio 82 Devonshire Street Boston MA 02109 (5/79) (800) 343-9184 (617) 726-0701 (MA)	858.3	696.2	11.65	16.58	1-3,7,17	1. Fidelity Management & Research Co. 2. Fidelity Distributors Corp. 3. First National Bank of Boston 4. Fidelity Service Co.

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
None/None	2:00 PM	Yes/None	None	No				No	None
50,000/100	12:00 PM	Yes/None	None	Yes/500	Unlimited	As clear	None	Yes	None
50,000/100	12:00 PM	Yes/None	None	Yes/500	Unlimited	As clear	None	Yes	None
100,000/None	3:00 PM	Yes/1,000	None	No				No	None
100,000/None	3:00 PM	Yes/None	None	No				No	None
50,000/None	3:00 PM	Yes/None	None	No				No	None
100,000/None	3:00 PM	Yes/None	None	No				No	None
100,000/None	3:00 PM	Yes/None	None	No				No	None
250,000/None	12:00 PM	Yes/None	None	Yes/None	Unlimited	Monthly	Contact Fidelity	Yes	Contact Fidelity
250,000/None	12:00 PM	Yes/None	None	No				Yes	None

Table 6. MONEY FUNDS AVAILABLE ONLY THROUGH INSTITUTIONS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
U.S. Treasury Portfolio 82 Devonshire Street Boston MA 02109 (4/81) (800) 343-9184 (617) 726-0701 (MA)	171.1	87.5	11.77	–	1,7,17	1, Fidelity Management & Research Co. 2, Fidelity Distributors Corp. 3, First National Bank of Boston 4, Fidelity Service Co.
Goldman, Sachs & Co. ILA (Institutional Liquid Assets) Government Portfolio 111 W. Jackson Boulevard Chicago IL 60604 (1/79) (800) 621-2550 (US) (312) 993-4400 (IL)	1,401.3	1,101.9	11.79	16.25	1-3,7	1, 2, Goldman Sachs & Co. 3, State Street Bank & Trust Co. 4, DST, Inc.
ILA (Institutional Liquid Assets) Prime Obligations Portfolio 111 W. Jackson Boulevard Chicago IL 60604 (1/76) (800) 621-2550 (US) (312) 993-4400 (IL)	3,621.8	3,164.3	12.82	17.14	1-7	1, 2, Goldman Sachs & Co. 3, State Street Bank & Trust Co. 4, DST, Inc.
ILA (Institutional Liquid Assets) Treasury Obligations Portfolio 111 W. Jackson Boulevard Chicago IL 60604 (12/81) (800) 621-2550 (US) (312) 993-4400 (IL)	321.1	1.2	11.97	–	1,7	1, 2, Goldman, Sachs & Co. 3, State Street Bank & Trust Co. 4, DST, Inc.
Merrill Lynch Institutional Fund, Inc. 125 High Street Boston MA 02110 (10/74) (800) 225-1576 (US) (617) 357-1460 (MA)	1,223.1	1,556.3	12.57	17.02	1-7,12, 22	1, Fund Asset Management, Inc. 2, Merrill Lynch Funds Distributor, Inc. 3, 4, State Street Bank & Trust Co.
Shearson/American Express Fed Fund #6 The Commons 3512 Silverside Road Wilmington DE 19810 (11/75) (800) 441-7450 (US) (302) 478-6945 (DE)	1,457.7	1,108.8	11.90	16.25	1-3,7	1, Provident Institutional Management Corp. 2, Shearson/American Express 3, 4, Provident National Bank, Philadelphia, PA
T-Fund #6 The Commons 3512 Silverside Road Wilmington DE 19810 (3/80) (800) 441-7450 (US) (302) 478-6945 (DE)	739.7	331.4	11.71	16.02	1,7	1, Provident Institutional Management Corp. 2, Shearson/American Express 3, 4, Provident National Bank, Philadelphia, PA
Temp Fund #6 The Commons 3512 Silverside Road Wilmington DE 19810 (10/73) (800) 441-7450 (US) (302) 478-6945 (DE)	4,047.0	3,984.6	12.80	17.09	1-7,22	1, Provident Institutional Management Corp. 2, Shearson/American Express 3, 4, Provident National Bank, Philadelphia, PA
TrustFunds Liquid Asset Trust Agency Portfolio 28 State Street Boston MA 02109 (12/81) (215) 687-1700 (800) 345-1151	164.7	–	–	–	2,3,7	1, Thorndike, Doran, Paine & Lewis 2, SEI Financial Services Co. 3, Philadelphia National Bank 4, SEI Financial Services Co.
Commercial Portfolio 28 State Street Boston MA 02109 (12/81) (800) 345-1151 (215) 687-1700	106.8	–	–	–	4-7,12	1, Thorndike, Doran, Paine & Lewis 2, SEI Financial Services Co. 3, Philadelphia National Bank 4, SEI Financial Services Co.

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
250,000/None	12:00 PM	Yes/None	None	No				Yes	None
50,000/None	1:00 PM	Yes/None	None	Yes/500	Unlimited	As clear	None	Yes	None
50,000/None	1:00 PM	Yes/None	None	Yes/500	Unlimited	As clear	None	Yes	None
50,000/None	1:00 PM	Yes/None	None	Yes/500	Unlimited	As clear	None	Yes	None
25,000/1,000	N:12:00 PM R: 4:00 PM	Yes/1,000	None	Yes/500	Unlimited	Monthly	None	No	None
5,000/None	4:00 PM	Yes/None	None	No				Yes	None
5,000/None	4:00 PM	Yes/None	None	No				Yes	None
5,000/None	4:00 PM	Yes/None	None	No				Yes	None
None/None	2:00 PM	Yes/None	None	No				No	None
None/None	2:00 PM	Yes/None	None	No				No	None

Table 6. MONEY FUNDS AVAILABLE ONLY THROUGH INSTITUTIONS

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
Prime Obligation Portfolio 28 State Street Boston MA 02109 (12/81) (800) 345-1151 (215) 687-1700	301.8	—	—	—	1-7,12	1. Thorndike, Doran, Paine & Lewis 2. SEI Financial Services Co. 3. Philadelphia National Bank 4. SEI Financial Services Co.
Treasury Portfolio 28 State Street Boston MA 02109 (12/81) (800) 345-1151 (215) 687-1700	692.9	—	—	—	1,7	1. Thorndike, Doran, Paine & Lewis 2. SEI Financial Services Co. 3. Philadelphia National Bank 4. SEI Financial Services Co.

Table 7. MONEY FUNDS AVAILABLE FOR SPECIAL PURPOSES

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
LOAD FUNDS: The following funds are all load funds; that is, they carry a sales charge (load) to open an investment account.						
CG Money Market Fund, Inc. Cigna Investment Mgt. Co. Hartford CT 06152 (1/75) (203) 726-6000	—	—	—	—	1-7,10, 12,16, 18,21	1. CIGNA Investment Management Co. 2. CIGNA Investment Management Co./CIGNA Securities, Inc. 3, 4. State Street Bank & Trust Co.
(Available to all investors. Sales charge varies with amount of initial investment [1% -7.5%].)						
Lutheran Brotherhood Money Market Fund, Inc. 625 Fourth Avenue, South Minneapolis MN 55415 (1/79) (800) 328-4552 (800) 752-4208 (612) 339-8091	691.8	665.9	12.51	17.05	1-7,10, 12,16, 20-22	1. Lutheran Brotherhood Research Corp. 2. Lutheran Brotherhood Securities Corp. 3, 4. State Street Bank & Trust Co.
(Available only to members of the Lutheran Brotherhood or the Lutheran Church Organization's trusts, or employee benefit plans. One time sales charge of $100.)						
Nationwide Investing Foundation/Nationwide Money Market Fund One Nationwide Plaza Columbus OH 43216 (3/80) (800) 848-0920 (US) (800) 282-1440 (OH)	478.5	384.3	12.58	16.98	1-7, 9,10, 12-17, 20,21	1, 2. Heritage Securities, Inc. 3. National Bank of Detroit 4. Heritage Financial Services, Inc.
(One time sales charge of $100.)						
Nationwide Investing Foundation/Nationwide U.S. Government M.M.F. One Nationwide Plaza Columbus OH 43216 (1/82) (800) 848-0920 (US) (800) 282-1440 (OH)	—	—	—	—	1,7,21	1, 2. Heritage Securities, Inc. 3. National Bank of Detroit 4. Heritage Financial Services, Inc.
(One time sales charge of $100.)						

Minimum Invest. ($) Initial / Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption / Minimum ($)	Wire Fees	Checking / Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
None / None	2:00 PM	Yes / None	None	No				No	None
None / None	2:00 PM	Yes / None	None	No				No	None

Minimum Invest. ($) Initial / Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption / Minimum ($)	Wire Fees	Checking / Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
300 / 50	2:30 PM	No	None	No				Yes	AS: $2.00 E: $5.00
2,500 / 100	12:00 PM	Yes / 1,000	None	Yes / 500	On request	Monthly	None	No	SC: $100
2,500 / 100	N: 11:00 AM R: 2:00 PM	Yes / 1,000	Over $1,000 / $5.00	Yes / 500	Unlimited	As clear	None	Yes	SC: $100 E: $5.00
2,500 / 100	N: 11:00 AM R: 2:00 PM	Yes / 1,000	Over $1,000 / $5.00	Yes / 500	Unlimited	As clear	None	Yes	SC: $100 E: $5.00

Table 7. MONEY FUNDS AVAILABLE FOR SPECIAL PURPOSES

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
LIMITED PURPOSE FUNDS: The following funds have a specific purpose and/or limited availability.						
AAA U.S. Government Money Market Account, Inc. 10235 Regency Circle Omaha NE 68114 (4/82) (800) 228-9393 (800) 642-9800	21.2	—	—	—	1-3,7,21	1, 2. Mutual of Omaha Fund Management Company 3. Omaha National Bank 4. DST, Inc.
(The AAA U.S. Government Money Market Account is exclusively for members of the American Automobile Association.)						
Aetna Variable Encore Fund, Inc. 151 Farmington Avenue Hartford CT 06156 (1/75) (203) 273-4806	—	—	—	—	1-22	1, 2. Aetna Life Insurance & Annuity Co. 3. The Riggs National Bank of Washington, D.C. 4. Aetna Life Insurance & Annuity Co.
(The Aetna Variable Encore Fund is used strictly for the purpose of funding variable annuity contracts issued by the Aetna Variable Annuity Life Insurance Company.)						
American General Money Market Fund,Inc. P.O. Box 1411 Houston TX 77251 (3/80) (800) 231-7166	20.4	—	—	—	1-7	1. American General Capital Management, Inc. 2. American General Capital Distributors, Inc. 3. State Street Bank & Trust 4. Shareholder Investor Service Company
(The American General Money Market Fund is used strictly for the purpose of funding variable annuity contracts.)						
Centennial Cash Accumulation Fund 3600 South Yosemite St. Denver CO 80237 (12/81) (303) 770-2345	20.4	—	—	—	1-7, 10-13, 15-22	1, 2. Bankers Centennial Management Corp. 3. Citibank, N.A. 4. Shareholder Services, Inc.
(The Centennial Cash Accumulation Fund is used strictly for the purpose of funding variable annuity contracts.)						
Common Fund for Short-Term Investments 1261 Post Road P.O. Box 940 Fairfield CT 06430 (9/74) (203) 254-1211	—	—	—	—	1-7, 9-14, 16-18 20-22	1. Fischer, Francis, Trees & Watts 2. Philadelphia National Bank 3. The Bank of New York 4. Philadelphia National Bank
(The Common Fund for Short-Term Investments provides investment management for educational institutions.)						
Ft. Washington Money Market Fund 421 Seventh Avenue Pittsburgh PA 15219 (3/82) (800) 245-2423 (412) 288-1948	123.7	—	—	—	1-10,16, 22	1. Commercial Investment Advisors, Inc. & Federated Research Corp. 2. Federated Securities Corp. 3,4. State Street Bank & Trust Co.
(The Ft. Washington Money Market Fund is available only to affiliates of the Detroit Bank and Trust Company.)						
Guardian Cash Fund 201 Park Ave. South 11th Floor New York NY 10003 (11/82) (212) 598-8259	29.0	—	—	—	1-7,12, 17-21	1, 2. Guardian Investor Services Corp. 3, 4. Shawmut Bank of Boston, N.A.
(The Guardian Cash Fund is used strictly for the purpose of funding variable annuity contracts.)						
Lehman Mariner Cash Management Fund 55 Water Street New York NY 10041 (6/82) (800) 221-5350 (212) 558-3288	44.2	—	—	—	1-8,10, 12,16,21	1. Marine Midland Bank, N.A. (Adv./Admin.); Lehman Mgt. Co., Inc. (Invest. Mgr.) 2. Lehman Brothers Kuhn Loeb, Inc. 3, 4. Marine Midland Bank, N.A.
(Mariner Cash Management Fund is exclusively for persons with accounts at Marine Midland Bank, N.A.)						

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
1,000/100	4:00 PM	Yes/1,000	None	Yes/500	Unlimited	On request	CP: $5.00 initial fee	No	None
None/None		No	None	No				Yes	None
1,000/100	N: 12:00PM R: 4:00PM	Yes/1,000	None	Yes/500	Unlimited	As clear	None	Yes	E: $5.00
None/None	n/a	No	None	No				Yes	None
5,000/5,000	2:15 PM	Yes/5,000	None	Yes/5,000	Unlimited	Monthly	None	No	None
5,000/100	3:00 PM	Yes/1,000	None	No				No	None
None/None	n/a	No	None	No				No	None
100/100	n/a	No	None	No				No	None

Table 7. MONEY FUNDS AVAILABLE FOR SPECIAL PURPOSES

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
Mariner Government Fund 55 Water Street New York NY 10041 (6/82) (800) 221-5350 (212) 558-3288	35.4	–	–	–	1-3,7,21	1. Marine Midland Bank, N.A. (Adv./Admin.); Lehman Mgt. Co., Inc. (Invest. Mgr.) 2. Lehman Brothers Kuhn Loeb, Inc. 3, 4. Marine Midland Bank, N.A.
(Mariner Government Fund is exclusively for persons with accounts at Marine Midland Bank, N.A.)						
Massachusetts Municipal Depository Trust P.O. Box 1182 Boston MA 02103 (7/77) (617) 726-0744	–	–	–	–	1-8	1. Fidelity Management & Research 2. Fidelity Distributors Corp. 3. State Street Bank & Trust 4. Fidelity Service Co.
(The Massachusetts Municipal Depository Trust serves as an investment pool for cities, towns, retirement systems, regional school districts, housing authorities, regional transit authorities and other political subdivisions of the Commonwealth of Massachusetts.)						
Merrill Lynch Retirement Reserves 633 Third Avenue 29th Floor New York NY 10017 (4/82) (212) 692-2929	881.5	–	–	–	1-7, 10-12, 15-17, 19-22	1. Merrill Lynch Asset Management 2. Merrill Lynch Funds Distributor 3, 4. The Bank of New York
(Merrill Lynch Retirement Reserves is available only to those with a Merrill Lynch custodian account.)						
Nationwide Separate Account Trust/Money Market Fund One Nationwide Plaza Columbus OH 43216 (9/81) (614) 227-7111	168.3	–	12.74	–	1-17,20, 21	1, 2. Nationwide Annuity Advisors, Inc. 3. State Street Bank & Trust Co. 4. Heritage Financial Services, Inc.
(The Nationwide Separate Account Trust is used strictly for the purpose of funding variable annuity contracts.)						
North Carolina Cash Management Trust c/o Sterling Capital Dis. 2650 NCNB Plaza Charlotte NC 28280 (9/82) (800) 222-3232 (NC Only) (617) 726-0744	–	–	–	–	1-8,14, 21	1. Fidelity Management & Research 2. Sterling Capitol Distributors, Inc. 3. First Union National Bank 4. Fidelity Service Co.
(The North Carolina Cash Management Trust is available only to political subdivisions of the State of North Carolina.)						
Pacific American Liquid Assets, Inc 707 Wilshire Blvd. Los Angeles CA 90017 (4/81) (213) 380-0010	113.2	–	12.71	–	1-7,16	1. Western Asset Management Co. 2. Dreyfus Corp.; Dreyfus Service Corp. 3. First Interstate Bank of California; Bank of New York 4. DST, Inc.
(Pacific American Liquid Assets is available only to members of Western Bank Trust.)						
Ready Cash Fund/Money Market Portfolio 82 Devonshire Street Boston MA 02109 (6/81) (800) 343-0894 (US) (617) 726-0377 (Boston)	–	–	–	–	1-7,10, 12,16, 19,21	1. Fidelity Management & Research Co. 2. Security Pacific National Bank/Fidelity Distributors Corp. 3, 4. Security Pacific National Bank
(The Ready Cash Fund/U.S. Treasury Portfolio is available only to customers of Security Pacific National Bank.)						
Ready Cash Fund/U.S. Treasury Portfolio 82 Devonshire Street Boston MA 02109 (6/81) (800) 343-0894 (US) (617) 726-0377 (Boston)	–	–	–	–	1,7,21	1. Fidelity Management & Research Co. 2. Security Pacific National Bank/Fidelity Distributors, Corp. 3, 4. Security Pacific National Bank
(The Ready Cash Fund/U.S. Treasury Portfolio is available only to customers of Security Pacific National Bank.)						

Minimum Invest. ($) Initial/Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/Minimum ($)	Wire Fees	Checking/Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
100/100	n/a	No	None	No				No	None
None/None	12:00 PM	Yes/None	None	Yes/None	Unlimited	Monthly	None	No	None
300/1	n/a	No		No				Yes	None
None/None	n/a	No	None	No				Yes	None
None/None	12:00 PM	Yes/None	None	Yes/None	Unlimited	Monthly	None	No	None
None/None	3:00 PM	No	None	No				No	None
1,000/None	n/a	No		No				No	None
1,000/None	n/a	No		No				No	None

Table 7. MONEY FUNDS AVAILABLE FOR SPECIAL PURPOSES

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
Retirement Planning Funds of America/Money Market Fund 111 W. Washington Street Chicago IL 60602 (11/77) (312) 630-2540 (800) 621-1110	—	—	—	—	1-7,10, 12,13,16	1. Chicago Title & Trust Co. 2. LNC Equity Sales Corp. 3. United Missouri Bank of Kansas City, N.A.
(The Retirement Planning Funds of America is available for investment under a tax-qualified retirement plan.)						
Southern Farm Bureau Cash Fund P.O. Box 691 Jackson MS 39205 (11/81) (800) 647-8053 (US) (800) 872-8514 (MS) (601) 982-7800 (Jackson)	28.8	—	12.15	—	1-7,11, 17,21	1. Southern Farm Bureau Adviser, Inc. 2. Southern Farm Bureau Fund Distributor, Inc. 3. First Nat'l. Bk. of Jackson 4. Southern Farm Bureau Adviser, Inc.
(The Southern Farm Bureau Cash Fund is available only to members of the Southern Farm Bureau in Mississippi, Texas, Arkansas, South Carolina, and Louisiana.)						
Stewardship Money Fund, Inc. 104 East Jackson St. Bolivar MO 65613 (4/82) (800) 641-4286 (US) (417) 326-6866 (MO coll.)	.3	—	—	—	1-3,7, 11,20	1. Stewardship Financial Group, Ltd. 2. Stewardship Money Fund, Inc. 3, 4. United Missouri Bank of Kansas City
CANADIAN MONEY FUNDS:						
AGF Money Market Fund P.O. Box 50, TD Centre TD Bank Tower, Toronto Ontario, Canada M5K 1E9 (12/75) (416) 367-1900	—	—	—	—	A,B,C,D	1, 2, 3, 4. A.G.F. Management, Limited
*(AGF Money Market Fund is a Canadian Money Fund which invests only in Canadian instruments. **A:** Debt obligations of the Canadian government or its Provinces. **B:** Canadian Bank CDs and bankers' acceptances. **C:** Canadian loan or trust company obligations (including CDs and guaranteed investment certifications. **D:** Short-term corporation obligations.)*						

Table 8. MONEY FUNDS EXEMPT FROM TAXES

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
Aetna Tax-Exempt Money Trust 151 Farmington Avenue Hartford CT 06156 (2/82) (800) 243-5774 (US) (800) 842-1494 (CT)	13.4	—	—	—	1-14	1. Aetna Life Insurance & Annuity Co. 2. Aetna Financial Services, Inc. 3, 4. State Street Bank & Trust Co.
Babson Tax-Free Income Fund/Money Market Portfolio Three Crown Center G-15 2440 Pershing Road Kansas City MO 64108 (2/81) (800) 821-5591 (US) (816) 471-5200 (MO)	—	—	—	—	1-10	1. David L. Babson & Co., Inc. 2. Jones & Babson, Inc. 3. United Missouri Bank of Kansas City, Mo. N.A. 4. Babson Tax-Free Income Fund, Inc.

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
250/250	12:00 PM	Yes/None	None	No				Yes	None
1,500/200	3:00 PM	Yes/500	None	Yes/500	Unlimited	On request	None	No	None
750/50	1:00 PM	Yes/None	Over $1,000/ $3.00	Yes/250	Unlimited	On request	None	No	None
2,500/1,000	2:00 PM	Yes/None	$2.00	No				Yes	MS: $1.50 Start-up fee: $5.00

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
1,000/100	2:30 PM	Yes/None	Over $1,000/ $3.50	Yes/500	Unlimited	Monthly	None	Yes	MS: $1.50 for under $500 acct balance
1,000/100	12:00 PM	Yes/1,000	Under $5,000/ $5.00	Yes/1,000	12 on req.	As clear	None	Yes	None

Table 8. MONEY FUNDS EXEMPT FROM TAXES

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
CIGNA Tax-Exempt Cash Fund, Inc. CIGNA Investment Mgt. Co. Hartford CT 06152 (9/82) (800) 243-0096	–	–	–	–	1-14	1. CIGNA Investment Management Co. 2. CIGNA Investment Management Co./ CIGNA Services, Inc. 3, 4. State Street Bank & Trust Co.
CMA Tax-Exempt Fund (Merrill Lynch) 633 Third Avenue New York NY 10017 (1/81) (800) 221-4146 (US) (800) 522-5510 (NY) (800) 221-8802 (AL & HI)	2,417.0	–	6.74	–	1-7, 9-12,14	1. Funds Asset Management 2. Merrill Lynch Pierce Fenner & Smith 3. State Street Bank & Trust Co. 4. First Jersey National Bank
Calvert Tax-Free Reserves: Money Market Portfolio 1700 Pennsylvania Ave. NW Washington DC 20006 (3/81) (800) 368-2748 (301) 951-4820 (301) 951-4800 (MD coll.)	104.2	27.8	7.12	6.23	1-14	1, 2. Calvert Municipal Management Co. 3. American Security Bank, Washington, D.C. 4. Calvert Shareholder Services, Inc.
Carnegie Tax-Free Income Trust 1331 Euclid Ave. Cleveland OH 44115 (8/82) (216) 781-4440 (800) 321-2322	33.6	–	–	–	1-7, 10-14	1, 2. Carnegie Capital Management Co. 3, 4. Bank of New York
Centennial Tax-Exempt Trust 3600 South Yosemite St. Denver CO 80237 (9/81) (303) 770-2345	30.7	–	6.35	–	1-14	1, 2. Centennial Capital Corp. 3. Citibank, N.A. 4. Shareholders Services, Inc.
Chancellor Tax-Free Money Fund 100 Gold Street New York NY 10038 (8/79) (800) 221-7984 (US) (212) 791-4654 (NY coll.)	152.9	–	–	–	1-14	1, 2. Prudential-Bache Securities 3, 4. State Street Bank & Trust Co.
Daily Cash Tax-Exempt Fund 3600 South Yosemite St. Denver CO 80237 (1/81) (800) 221-9839 (303) 770-2345	78.8	–	–	–	1-14	1, 2. Centennial Capital Corp. 3. Citibank, N.A. 4. Shareholders Services, Inc.
Daily Tax-Free Income Fund, Inc. 100 Park Avenue New York NY 10017 (11/82) (800) 221-2990 (US) (800) 221-7136 (NYS) (212) 370-1240 (NYC)	58.5	–	–	–	1-3,5,6, 11,12,14	1, 2. Reich & Tang, Inc. 3, 4. The Bank of New York
Dean Witter Active Assets Tax-Free Trust 5 World Trade Center New York NY 10048 (7/81) (800) 221-3778 (US) (800) 221-4956 (AL&HI) (800) 522-5444 (NYS) (212) 524-5000 (NYC)	109.3	–	6.22	–	1-14	1. Dean Witter Reynolds, InterCapital, Inc. 2. Dean Witter Reynolds, Inc. 3, 4. The First Jersey National Bank
InterCapital Tax-Free Daily Income Fund 5 World Trade Center New York NY 10048 (2/81) (800) 221-2685 (212) 938-4554	241.0	–	7.10	–	1-14	1. Dean Witter Reynolds, InterCapital, Inc. 2. InterCapital Tax-Free Daily Income Fund 3, 4. The First Jersey National Bank

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
5,000/100	2:30 PM	Yes/None	$3.50	Yes/500	20	Monthly	$5.00 initial fee	Yes	None
20,000/None	n/a	No		Yes/None	Unlimited	Not returned	None	Yes	None
2,000/250	4:00 PM	Yes/None	Under $1,000/ $5.00	Yes/250	Unlimited	Quarterly	None	Yes	None
5,000/500	12:00 PM	No	None	Yes/250	Unlimited	As clear	None	Yes	None
500/None	12:00 PM	No	None	No				Yes	AS:$30.00
2,500/500	12:00 PM	Yes/500	None	Yes/500	Unlimited	Monthly	CP: $5.00 initially	Yes	None
500/100	4:00 PM	Yes/2,500	None	Yes/250	On request	Not returned	None	Yes	E: $5.00
1,000/100	12:00 PM	Yes/None	None	Yes/250	Unlimited	As clear	None	Yes	None
20,000/1,000	n/a	No		Yes/None	Unlimited	Not returned	CP: at your own expense	No	None
5,000/100	12:00 PM	Yes/1,000	None	Yes/500	Unlimited	Not returned	CP: at your own expense	Yes	None

Table 8. MONEY FUNDS EXEMPT FROM TAXES

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
Delaware Tax-Free Money Fund 10 Penn Center Plaza Philadelphia PA 19103 (9/81) (800) 523-1640 (US) (215) 988-1052 (Phil.)	28.4	1.3	6.56	—	1-14	1. Delaware Management Co., Inc. 2. Delaware Tax-Free Money Fund 3. The Wilmington Trust Co 4. Delaware Service Company
Dreyfus Tax-Exempt Money Market Fund 600 Madison Avenue New York NY 10022 (8/80) (800) 645-6561 (212) 895-1206 (516) 794-5200	1,042.4	316.5	7.18	7.29	1-14	1. Dreyfus Corporation 2. Dreyfus Service Corporation 3, 4. Bank of New York
Eaton Vance Tax-Free Reserves 24 Federal Street Boston MA 02110 (12/82) (800) 225-6265 (617) 482-8260	—	—	—	—	1-14	1, 2. Eaton & Howard Vance Sanders, Inc. 3. Investors Bank & Trust Co. 4. Shawmut Bank of Boston
Federated Tax-Free Trust 421 Seventh Avenue Pittsburgh PA 15219 (3/79) (800) 245-2423 (412) 288-1979	3,175.0	1,679.5	6.88	7.17	1-8, 10-14	1. Federated Asset Management Corp 2. Federated Securities Corp. 3, 4. State Street Bank & Trust Co.
Fidelity Tax-Exempt Money Market Trust 82 Devonshire Street Boston MA 02109 (1/80) (800) 225-6190 (617) 523-1919 (MA coll.)	1,918.3	—	7.07	—	1-8, 10-14	1. Fidelity Management & Research Co. 2. Fidelity Distributors Corp. 3, 4. State Street Bank & Trust Co.
Franklin Tax-Exempt Money Market Fund, Inc. 155 Bovet Road San Mateo CA 94402 (3/82) (800) 227-6781 (US) (800) 632-2180 (CA) (415) 574-8800 (collect)	54.8	—	—	—	1-8, 10-14	1, 2. Franklin Distributors, Inc. 3. Security Pacific National Bank 4. Franklin Administrative Services
GIT Tax Free Trust High Yield 1800 North Kent Street Arlington VA 22209 (12/82) (800) 336-3063 (US) (800) 572-2050 (VA) (703) 528-6500	—	—	—	—	1-14	1. Bankers Finance Investment Management Corp. 2. GIT Investment Services, Inc. 3. Riggs Bank 4. GIT
GIT Tax-Free Trust Money Market 1800 N. Kent Street Arlington VA 22209 (12/82) (800) 336-3063 (US) (800) 572-2050 (VA) (703) 528-6500	—	—	—	—	1-14	1. Bankers Finance Investment Management Corp. 2. GIT Investment Services, Inc. 3. Riggs Bank 4. GIT
IDS Tax-Free Money Fund, Inc. 1000 Roanoke Building Minneapolis MN 55402 (10/80) (800) 328-8300 (800) 437-4332	50.7	—	7.04	—	1-14	1, 2. Investors Diversified Services, Inc. 3. Northwestern National Bank of Minneapolis 4. Investors Diversified Services, Inc.
Institutional Tax-Exempt Assets 111 W. Jackson Blvd. Chicago IL 60604 (5/82) (800) 621-2550 (US) (312) 993-4400 (IL)	—	—	—	—	1-14	1, 2. Goldman Sachs & Co. 3. State Street Bank & Trust 4. DST, Inc.

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
5,000/100	4:00 PM	Yes/1,000	$7.50	Yes/500	Unlimited	As clear	$5.00 initial fee	Yes	E:$5.00
5,000/100	12:00 PM	Yes/1,000	None	Yes/500	On request	As clear	None	Yes	None
1,000/None	4:00 PM	Yes/1,000	None	Yes/500	Unlimited	As clear	None	Yes	E: $5.00
25,000/None	3:00 PM	Yes/5,000	Under $5,000/ $5.00	No				No	None
10,000/500	12:00 PM	Yes/None	Under $5,000/ $10.00	Yes/500	Unlimited	Monthly	None	Yes	None
500/100	2:30 PM	Yes/1,000	None	Yes/100	On request	Monthly	None	Yes	E: $5.00
2,000/None	1:00 PM	Yes/None	Under $10000/ $5.00	Yes/500	Unlimited	Not returned	Fees vary	Yes	Minimum balance: $3/month
2,000/None	1:00 PM	Yes/None	Under $10000/ $5.00	Yes/None	Unlimited	Not returned	Fees vary	Yes	Minimum balance: $3/month
2,000/100	1:30 PM	No	Over $500/ $5.00	Yes/500	Unlimited	On request	None	Yes	None
50,000/None	1:00 PM	Yes/None	None	No				No	None

Table 8. MONEY FUNDS EXEMPT FROM TAXES

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Approved Investments	1. Investment Advisor 2. Administrator/Distributor 3. Custodian 4. Transfer Agent
Lehman Tax-Exempt Money Market Fund 55 Water Street New York NY 10041 (10/82) (800) 221-5350 (212) 558-3288	45.9	–	–	–	1-14	1. Lehman Management Co., Inc. 2. Lehman Brothers Kuhn Loeb, Inc. 3, 4. State Street Bank & Trust Company
Lexington Tax-Free Daily Income Fund, Inc. P.O. Box 1515 580 Sylvan Drive Englewood Cliff NJ 07632 (11/76) (800) 526-4791 (US) (800) 932-0838 (NJ)	36.9	10.8	7.01	–	1-3,5, 11-14	1, 2. Lexington Management Corp. 3, 4. State Street Bank & Trust Co.
MFS Tax-Exempt Money Market Trust 200 Berkeley Street Boston MA 02116 (12/80) (617) 423-3500 (617) 956-1200	8.2	–	–	–	1-14	1. Massachusetts Financial Services Company 3. State Street Bank & Trust Company 4. Massachusetts Financial Service Center
Midwest Group Tax-Free Trust/ Money Market Portfolio 522 Dixie Terminal Bldg. Cincinnati OH 45202 (9/81) (800) 543-0407 (US) (800) 542-1898 (OH) (513) 579-0414 (Cinn.)	26.7	20.8	6.69	–	1-7	1, 2. Midwest Advisory Services, Inc. 3. Provident Bank 4. MGF Service Corp.
Muni Fund (Shearson/American Express) #6 The Commons 3512 Silverside Road Wilmington DE 19803 (2/80) (800) 441-7450 (US) (302) 478-6945 (DE)	1,197.7	–	6.72	–	1-14	1. Provident Institutional Management Corp. 2. Shearson/American Express Corp. 3, 4. Provident National Bank
Municipal Cash Reserve Management One Battery Park Plaza New York NY 10004 (5/81) (212) 742-6003 (collect)	472.2	111.8	7.07	–	1-13	1. Morgan Guaranty 2. E.F. Hutton & Co., Inc. 3, 4. Bank of New England
Nuveen Tax-Exempt Money Market Fund, Inc. 115 South LaSalle Street Chicago IL 60603 (3/81) (800) 621-2431 (312) 621-3264	523.1	156.6	6.97	–	1-3,7, 11,12	1. Nuveen Advisory Corp. 2. John Nuveen & Co., Inc. 3. State Street Bank & Trust Co. 4. DST, Inc.
Parkway Tax-Free Reserve Fund The Rodney Building 3411 Silverside Rd. Wilmington DE 19810 (3/81) (800) 441-7786	26.9	–	6.39	–	2,3,6,7	1, 2. Parkway Management Corp. 3, 4. State Street Bank & Trust Co.
Scudder Tax-Free Money Fund 175 Federal Street Boston MA 02110 (1/80) (800) 453-9500 (800) 225-2470 (617) 426-8300 (MA coll.)	152.6	–	6.92	–	1-14	1. Scudder, Stevens & Clark 2. Scudder Fund Distributors, Inc. 3, 4. State Street Bank & Trust Co.
Shearson Daily Tax-Free Dividend Two World Trade Center New York NY 10048 (10/82) (212) 321-6554	–	–	–	–	1-14	1. Shearson/American Express Asset Management, Inc. 2. The Boston Company Advisors, Inc. 3, 4. The Bank of New York

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption/ Minimum ($)	Wire Fees	Checking/ Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
2,500/100	12:00 PM	Yes/1,000	None	Yes/500	Unlimited	Monthly	None	Yes	None
1,000/100	4:00 PM	Yes/200	$3.50	Yes/250	Unlimited	Monthly	None	Yes	None
1,000/None	n/a	Yes/1,000	Over $1,000/ $5.00	Yes/500	20 init.	As clear	None	Yes	E: $5.00
2,500/250	n/a	Yes/None	Under $5,000/ $5.00	Yes/500	Unlimited	As clear	CP: $9.00 for corps.	Yes	None
5,000/None	4:00 PM	Yes/None	None	No				Yes	None
10,000/1,000	12:00 PM	Yes/500	None	Yes/500	Unlimited	Monthly	None	No	Fees vary
25,000/500	N:12:00 PM R: 2:30 PM	Yes/None	Under $5000/ $5.00	No				No	None
1,000/100	12:00 PM	Yes/1,000	None	Yes/250	Unlimited	Monthly	None	Yes	None
1,000/None	2:00 PM	Yes/None	Under $5,000/ $3.50	Yes/500	Unlimited	Monthly	None	Yes	None
5,000/1,000	2:30 PM	No	None	No				Yes	E: $5.00

Table 8. MONEY FUNDS EXEMPT FROM TAXES

FUND NAME, ADDRESS & PHONE NUMBER (date started)	ASSETS (millions of $) As Of: 12/31/82	12/31/81	Average Yields (%) Full Year 12/31/82	12/31/81	Approved Investments	1. Investment Advisor 2. Administrator / Distributor 3. Custodian 4. Transfer Agent
Shearson FMA Municipal Fund Two World Trade Center New York NY 10048 (2/82) (800) 522-5429 (NY) (800) 221-1656 (AL,HI,PR) (800) 221-3636 (US)	62.9	–	–	–	1-3,5-8, 11-14	1. Shearson/American Express Asset Management Corp. 2. Provident Financial Services Corp. 3. Boston Safe Dep. & Tr. Co. 4. Provident Financial Services Corp.
T. Rowe Price Tax-Exempt Money Fund, Inc. 100 East Pratt Street Baltimore MD 21202 (4/81) (800) 638-5660	421.0	83.5	7.39	–	1-14	1. T. Rowe Price Associates, Inc. 2. T. Rowe Price Marketing, Inc. 3, 4. State Street Bank & Trust Co.
Tax-Exempt Money Market Fund, Inc. 120 South LaSalle Street Chicago IL 60603 (7/82) (800) 621-1048 (312) 781-1121	81.4	–	–	–	1-14	1, 2. Kemper Financial Services, Inc. 3. United Missouri Bank of Kansas City, N.A. 4. DST, Inc.
Tax-Free Money Fund, Inc. 1345 Ave. of the Americas New York NY 10105 (3/81) (212) 530-1787 (NYC) (800) 522-7405 (NYS) (800) 221-7136 (New Eng.) (800) 221-2990 (US)	148.6	–	6.65	–	1-6,11	1. Mutual Management Corp. 2. Smith, Barney, Harris, Upham & Co., Inc. 3, 4. The Bank of New York
TrustFunds Tax-Exempt Trust 28 State Street Boston MA 02109 (11/82) (800) 345-1151 (215) 687-1700	–	–	–	–	1-14	1. Western Portfolio-Manu. Nat'l Bank of Detroit; Eastern Portfolio-Delaware Trust Co. 2. SEI Financial Services Co. 3. Philadelphia National Bank 4. SEI Financial Services Co.
Tucker Anthony Tax-Exempt Money Fund 3 Center Plaza Boston MA 02108 (12/82) (800) 225-6258 (US) (800) 392-6037 (MA) (617) 523-3170 (Boston)	–	–	–	–	1-14	1. Tucker Anthony Management Corp. 2. Tucker Anthony & R.L. Day, Inc. 3, 4. State Street Bank & Trust Co.
Vanguard Municipal Bond Fund: Money Market P.O. Box 2600 Valley Forge PA 19460 (6/80) (800) 523-7025 (US) (800) 362-0530 (PA) (215) 648-6000	239.2	73.5	7.03	6.70	1-14	1, 2. The Vanguard Group, Inc. 3. Philadelphia National Bank 4. The Vanguard Group, Inc.

Minimum Invest. ($) Initial Subsequent	Deadline For Same-Day Investment By Wire (EST)	Telephone Redemption / Minimum ($)	Wire Fees	Checking / Minimum Check ($)	Number of Cks. Provided	Checks Returned	Check Fees	Exchange Privilege	Additional Charges
25,000/None	12:00 PM	No	None	Yes/None	200	Monthly	None	Yes	AS: $100
2,000/100	12:00 PM	Yes/None	$3.50	Yes/500	Unlimited	Monthly	None	Yes	None
1,000/100	2:00 PM	Yes/1,000	None	Yes/500	Unlimited	As clear	None	Yes	None
5,000/100	12:00 PM	Yes/1,000	None	Yes/500	Unlimited	Monthly	None	Yes	None
None/None	2:00 PM	Yes/None	None	No				No	None
2,500/250	12:00 PM	Yes/5,000	None	Yes/500	Unlimited	Monthly	None	Yes	None
3,000/100	4:00 PM	Yes/None	Under $5,000/ $5.00	No				Yes	None

Use Table 8A below to find the taxable equivalent of a tax-exempt yield for your tax bracket. Investors in very high tax brackets should carefully compare the after-tax yields of regular money funds with yields of tax-free funds to see if they would benefit from an investment in tax-free money funds.

Find your tax bracket in Table 8A, then read down to determine the taxable equivalent yields (in the shaded area) corresponding to various tax-exempt yields. For example, if you are in the 40% tax bracket, a 7.00% tax-exempt yield is equivalent to an 11.67% taxable yield on an after-tax basis.

Table 8A. TAX-FREE EQUIVALENT TABLE

Single Return*			$28.8 to $34.1	$34.1 to $41.5		$41.5 to $55.3		over $55.3
Joint Return*		$35.2 to $45.8		$45.8 to $60.0	$60.0 to $85.6		$85.6 to $109.4	over $109.4
1983 Tax Bracket		34%	36%	40%	44%	45%	48%	50%
	4.00	6.15	6.25	6.67	7.14	7.27	7.69	8.00
	4.50	6.92	7.03	7.50	8.04	8.18	8.65	9.00
	5.00	7.69	7.81	8.33	8.93	9.09	9.62	10.00
	5.50	8.46	8.59	9.17	9.82	10.00	10.58	11.00
	6.00	9.23	9.38	10.00	10.71	10.91	11.54	12.00
	6.50	10.00	10.16	10.83	11.61	11.82	12.50	13.00
	7.00	10.77	10.94	11.67	12.50	12.73	13.46	14.00
Tax-Exempt	7.50	11.54	11.72	12.50	13.39	13.64	14.42	15.00
Yields (%)	8.00	12.31	12.50	13.33	14.29	14.55	15.38	16.00
	8.50	13.08	13.28	14.17	15.18	15.45	16.35	17.00
	9.00	13.85	14.06	15.00	16.07	16.36	17.31	18.00
	9.50	14.62	14.84	15.83	16.96	17.27	18.27	19.00
	10.00	15.38	15.63	16.67	17.86	18.18	19.23	20.00
	10.50	16.15	16.41	17.50	18.75	19.09	20.19	21.00
	11.00	16.92	17.19	18.33	19.64	20.00	21.15	22.00
	11.50	17.69	17.97	19.17	20.54	20.91	22.12	23.00
	12.00	18.46	18.75	20.00	21.43	21.82	23.08	24.00

*Net amount subject to federal income tax after deductions and exemptions.

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HOW TO READ TABLES 9, 10, 11, 12, AND 13

Tables 9-13 break down the information presented in the detailed descriptions of the money funds in Tables 5-8 on pages 24-85 of this DIRECTORY. The section is separated into:

Table 9. Money Funds Allowing Minimum Initial Investments of $500 or Less

Table 10. Money Funds Offering Minimum Checking of $350 or Less

Table 11. Money Funds Included in Central Asset Accounts

Table 12. Funds Available for Exchange

Table 13A. Top Performing General Purpose Money Funds

Table 13B. Top Performing Government-Only Money Funds

Table 13C. Top Performing Tax-Free Money Funds

Table 9. MONEY FUNDS ALLOWING INITIAL INVESTMENTS OF $500 OR LESS

Money Funds Available to All Investors

Minimum Investment: Initial / Subsequent ($)	Type	FUND NAME	Average Yields Full Year (%) 12/31/82	12/31/81	Checking / Minimum Check ($)	Page No.
None / None	SB	Alliance Capital Reserves, Inc.	12.23	16.96	Yes / 500	24
None / None	SB/GO	Alliance Government Reserves, Inc.	11.04	15.51	Yes / 500	24
None / None	GP/GO	First Trust Money Market Fund/Government Portfolio	10.50	—	Yes / 100	40
None / None	GP	First Trust Money Market Fund/General Purpose Portfolio	—	—	Yes / 100	38
500 / 100	GP/GO	AARP U.S Government Money Market Trust	11.55	15.84	Yes / 500	24
500 / None	SB/GO	Centennial Government Trust	10.50	—	No	32
500 / None	SB	Centennial Money Market Trust	12.36	—	No	32
500 / None	GP/TF	Centennial Tax-Exempt Trust	6.35	—	No	78
500 / 100	GP	Daily Cash Accumulation Fund, Inc	12.54	17.58	Yes / 250	34
500 / 100	SB/GO	Daily Cash Government Fund	—	—	Yes / 250	34
500 / 100	GP/TF	Daily Cash Tax-Exempt Fund	—	—	Yes / 250	78
500 / None	GP/GO	Financial Planners Federal Securities Fund	11.52	13.58	Yes / 500	38
500 / 100	GP/GO	Franklin Federal Money Fund	10.89	15.26	Yes / 100	40
500 / 100	GP	Franklin Money Fund	12.44	16.96	Yes / 100	40
500 / 100	GP/TF	Franklin Tax-Exempt Money Market Fund	—	—	Yes / 100	80
500 / 100	GP/GO	Fund for Ready Income	11.60	—	Yes / 500	40
500 / None	GP	Pennsylvania Money Fund, Inc	12.36	—	Yes / 500	54
500 / 100	GP/GO	Sigma Government Securities Fund, Inc.	10.40	15.17	Yes / 500	60
500 / 100	GP	Sigma Money Market Fund	11.81	16.47	Yes / 500	60

Table 10. MONEY FUNDS OFFERING MINIMUM CHECKING OF $350 OR LESS

Money Funds Available to All Investors

Minimum Check ($)	Type	FUND NAME	Average Yields Full Year (%) 12/31/82	12/31/81	Minimum Investment: Initial / Subsequent ($)	Page No.
None	SB	Active Assets Money Trust (Dean Witter)	12.76	—	20,000 / 1,000	34
None	SB/GO	Active Assets Government Securities Trust (Dean Witter)	11.09	—	20,000 / 1,000	34
None	GP/TF	Active Assets Tax-Free Trust (Dean Witter)	6.22	—	20,000 / 1,000	78
None	GP/TF	CMA Tax-Exempt Fund (Merrill Lynch)	6.74	—	20,000 / None	78
None	SB	Command Money Fund (Prudential-Bache Secs.)	—	—	20,000 / None	54
None	GP	Fidelity Daily Income Trust	12.86	17.10	10,000 / 500	38
None	GP/GO	GIT Cash Trust Government	—	—	1,000 / None	40
None	GP	GIT Cash Trust Regular	—	—	1,000 / None	42
None	GP/TF	GIT Tax-Free Trust Money Market	—	—	2,000 / None	80
None	SB	Kidder Peabody Premium Account Fund	—	—	25,000 / None	44
None	SB	Merrill Lynch CMA Money Fund	12.69	17.39	20,000 / 1	48
None	GP/GO	Reserve CPA Fund, Inc.	—	—	10,000 / None	54
None	SB	Shearson FMA Cash Fund	—	—	25,000 / None	58
None	SB/GO	Shearson FMA Government Fund	—	—	25,000 / None	58
None	GP/TF	Shearson FMA Municipal Fund	—	—	25,000 / None	84
1	SB	Hutton AMA Cash Fund	—	—	1,000 / 1	44
1	SB/GO	Merrill Lynch CMA Government Securities Fund	11.81	—	20,000 / None	48
5	GP	Newton Money Fund	12.32	—	1,000 / 250	52
100	GP	Boston Company Cash Management Fund	12.78	16.66	1,000 / None	28
100	GP/GO	Boston Company Government Money Fund	—	—	1,000 / None	28
100	GP	First Trust Money Market Fund/General Purpose Portfolio	—	—	None / None	38
100	GP/GO	First Trust Money Market Fund/Government Portfolio	10.50	—	None / None	40
100	GP/GO	Franklin Federal Money Fund	10.89	15.26	500 / 100	40
100	GP	Franklin Money Fund	12.44	16.96	500 / 100	40
100	GP/TF	Franklin Tax-Exempt Money Market Fund, Inc.	—	—	500 / 100	80
200	GP	Connecticut Mutual Liquid Account, Inc.	—	—	1,000 / None	32
250	GP	Calvert Cash Reserves: Prime Portfolio	—	—	2,000 / 250	28
250	GP/GO	Calvert Cash Reserves: U.S. Treasury Portfolio	—	—	2,000 / 250	30
250	GP	Calvert Social Investment Fund: Money Market Portfolio	—	—	1,000 / 250	30
250	GP/TF	Calvert Tax-Free Reserves: Money Market Portfolio	7.12	—	2,000 / 250	78
250	SB/GO	Carnegie Government Securities Trust	11.40	15.80	1,000 / 500	30
250	GP/TF	Carnegie Tax-Free Income Trust	—	—	5,000 / 500	78
250	GP	Daily Cash Accumulation Fund, Inc.	12.54	17.58	500 / 100	34
250	SB/GO	Daily Cash Government Fund	—	—	500 / 100	34
250	GP/TF	Daily Cash Tax-Exempt Fund	—	—	500 / 100	78
250	GP	Daily Income Fund, Inc.	12.19	16.56	5,000 / 100	34
250	GP/TF	Daily Tax-Free Income Fund, Inc.	—	—	1,000 / 100	78
250	GP	Dollar Reserves	12.56	17.52	1,000 / 100	36
250	GP	Equitable Money Market Account, Inc.	12.66	16.90	1,000 / 50	36
250	GP/GO	First Variable Rate Fund for Government Income, Inc.	12.14	16.97	2,000 / 250	40
250	SB/GO	Gradison U.S. Government Trust	—	—	1,000 / 50	42
250	GP/GO	Great Lakes Money Fund	—	—	1,000 / 100	42

Table 10. MONEY FUNDS OFFERING MINIMUM CHECKING OF $350 OR LESS

Money Funds Available to All Investors

Minimum Check ($)	Type	FUND NAME	Average Yields Full Year (%) 12/31/82	12/31/81	Minimum Investment: Initial / Subsequent ($)	Page No.
250	GP	Guardian Cash Management Trust	—	—	1,000 / 100	42
250	GP/GO	Hilliard Lyons Government Fund, Inc.	11.30	—	3,000 / 500	42
250	GP	John Hancock Cash Management Trust	12.12	16.74	1,000 / 25	44
250	GP/GO	Lexington Government Securities Money Market Fund	11.25	—	1,000 / 100	46
250	GP	Lexington Money Market Trust	13.00	17.45	1,000 / 100	46
250	GP/TF	Lexington Tax-Free Daily Income Fund, Inc.	7.01	—	1,000 / 100	82
250	GP	Liberty Cash Management Fund, Inc.	—	—	1,000 / None	56
250	SB	Liquid Capital Income Trust	12.50	17.00	1,000 / 500	46
250	GP	Midwest Income Trust/Cash Management Fund	—	—	1,000 / 50	50
250	GP/GO	Midwest Income Trust/Short-Term Government Fund	11.47	15.96	1,000 / 50	50
250	GP	Money Market Management	12.40	16.89	1,000 / 100	50
250	GP	NEL Cash Management Trust/Money Market Series	12.91	17.14	1,000 / None	50
250	GP/GO	NEL Cash Management Trust/U.S. Government Series	—	—	1,000 / None	52
250	SB	Oppenheimer Money Market Fund, Inc.	12.67	17.30	1,000 / 25	52
250	SB	Parkway Cash Fund, Inc.	12.65	17.16	1,000 / 100	52
250	GP/TF	Parkway Tax-Free Reserve Fund	6.39	—	1,000 / 100	82
250	GP/GO	Seligman Cash Management Fund/Government Portfolio	—	—	1,000 / None	58
250	GP	Seligman Cash Management Fund/Prime Portfolio	12.63	17.56	1,000 / None	58
250	GP	Sentinel Cash Management Fund, Inc.	12.53	—	1,000 / 25	58
250	SB	Short Term Income Fund/M.M. Portfolio	12.22	16.54	1,000 / 100	58
250	SB/GO	Short Term Income Fund/U.S. Government Portfolio	—	—	1,000 / 100	58
250	GP/GO	USAA Federal Securities/Money Market Fund	—	—	1,000 / 25	62
250	GP	USAA Mutual Fund, Inc./Money Market Fund	12.33	—	1,000 / 25	62
250	GP/GO	U.S. Treasury Securities Fund	—	—	1,500 / 50	62
250	GP/GO	Vanguard Money Market Trust/Federal Portfolio	11.59	—	1,000 / 100	64
250	GP	Vanguard Money Market Trust/Prime Portfolio	12.77	17.27	1,000 / 100	64
300	SB	Liquid Green Trust	12.85	16.88	1,000 / 100	46
300	GP	Security Cash Fund	11.86	16.50	1,000 / 100	56
350	GP/GO	Florida Mutual U.S. Government Securities Fund, Inc.	10.93	15.24	1,000 / 100	40

Table 11. MONEY FUNDS INCLUDED IN CENTRAL ASSET ACCOUNTS

The Following Plans Are Listed Alphabetically by Broker Name

Broker/Plan Name	Money Funds Included in Plan	Minimum Investment[1] ($)	Checking/ Minimum Check ($)	Card	Annual Fee ($)	Page No.
A.G. Edwards & Sons, Inc./ Total Asset Account	Centennial Money Market Trust Centennial Government Trust Centennial Tax-Exempt Trust	20,000	Yes/None	VISA	30	32 32 78
Advest/Advest Reserve Cash Account	Parkway Cash Fund, Inc. Parkway Tax-Free Reserve Fund	10,000	Yes/None	VISA	25	52 82
Dean Witter Reynolds/ Active Assets Account	Active Assets Money Trust Active Assets Government Securities Trust Active Assets Tax-Free Trust	20,000	Yes/None	VISA	30	34 34 78
E.F. Hutton/ Asset Management Account	Hutton AMA Cash Fund Hutton Government Fund Municipal Cash Reserve Mgmt.	10,000 (cash) or 20,000 (secs.)	Yes/None	American Express Gold Card	50	44 44 82
Edward D. Jones & Co./ Daily Passport Cash Trust	E.D. Jones Daily Passport Cash Trust Government Money Instruments Tax-Free Instruments Trust	1,000 5,000 5,000	Yes/None Yes/500 Yes/500	Visa No No	None None None	36 42
Fidelity Research & Mgmt. Co./ Fidelity Ultra Service Account	Fidelity Daily Income Trust	10,000	Yes/None	Master-card	36	38
John Hancock/ John Hancock Cash Mgmt. Trust	John Hancock Cash Management Trust	5,000	Yes/50	VISA	35	44
Kidder Peabody/Premium Account	Kidder Peabody Premium Account Fund	25,000	Yes/None	VISA	75	44
Merrill Lynch/Cash Management Account	CMA Money Fund CMA Government Securities Fund CMA Tax-Exempt Fund	20,000	Yes/None	VISA	50	48 48 78
Prudential-Bache Securities/ Prudential-Bache Command Account	Command Money Fund Command Government Fund Command Tax-Free Fund	20,000	Yes/None	VISA	50	54
Shearson/American Express/ Financial Management Account	Shearson FMA Cash Fund Shearson FMA Government Fund Shearson FMA Municipal Fund	25,000	Yes/None	American Express Gold Card	100	58 58 84

[1]Minimum investment in cash or marginable securities, unless otherwise noted.

Table 12. FUNDS AVAILABLE FOR EXCHANGE*

ADMINISTRATOR/DISTRIBUTOR FUND NAME	PAGE NO.
AGF Management Limited	
AGF Money Market Fund	76
American Growth Fund Limited	
AGF Special Fund Limited	
AGF Option Equity Fund	
AGF Japan Fund Limited	
Canadian Gas & Energy Fund Limited	
Growth Equity Fund Limited	
Corporate Investors Limited	
Corporate Investors Stock Fund Limited	
Canadian Security Growth Fund	
Canadian Trusted Income Fund	
AIM Distributors, Inc.	
Short Term Yield Securities	60
Convertible Yield Securities	
High Yield Securities	
The Greenway Fund, Inc.	
Aetna Financial Services, Inc.	
Aetna Money Trust	24
Aetna Tax-Exempt Money Trust	76
Aetna Life Insurance & Annuity Co.	
Aetna Variable Encore Fund	72
Aetna Income Shares, Inc.	
Guaranteed Fixed Return Investment	
Alex Brown & Sons	
Alex Brown Cash Reserve Fund/Gov't. Series	24
Alex Brown Cash Reserve Fund/Prime Series	24
Alliance Capital Management Corp.	
Alliance Capital Reserves	24
Alliance Government Reserves	24
Quasar	
Alliance Technology	
Alliance Bond Fund	
Alliance International	
Alpha Cash Management Fund	
Alpha Cash Management Fund/Money Market Port.	24
Alpha Cash Management Fund/Gov't Secs. Port.	24
Alpha Fund	
American Express Service Corp.	
American Express Money Fund	26
American Express Gov't Money Fund	26
American Express Growth Fund	
American Funds Distributors, Inc.	
Cash Management Trust of America	30
AMCAP	
American Balanced	
American Mutual	
Bond Fund of America	
Fundamental Investors	
Growth Fund of America	
Income Fund of America	
Investment Company of America	
New Perspective	
Tax-Exempt Fund of America	
Washington Mutual Investment	
American General Capital Distributors, Inc.	
American General Reserve Fund	26
American General Money Market Fund	72
American General Capital Bond	
American General Comstock	
American General Enterprise	
American General Growth	
American General Harbor	
American General Capital Distributors, Inc. (Cont.)	
American General High Yield	
American General Municipal Bond	
American General Venture	
Fund of America	
Pace	
Provident Fund For Income	
American Investors Corp.	
American Investor Money Fund	26
American Investors Fund	
American Investors Income Fund	
Archer Money Market Fund of U.S. Gov't Secs.	
Archer Money Market Fund of U.S. Gov't Secs.	26
Archer U.S. Government Guaranteed Secs. Fund	
Archer Emerging Growth Stock Fund	
Axe (E.W.) & Co., Inc.	
Axe Houghton Money Market Fund	26
Axe Houghton Fund B	
Axe Houghton Income Fund	
Axe Houghton Stock Fund	
International Investors	
Bankers Centennial Management Corp.	
Centennial Capital Appreciation Fund	
Centennial High Yield Bond Fund	
Centennial Cash Accumulation Fund	72
The Boston Company Advisors, Inc.	
Shearson FMA Cash Fund	58
Shearson FMA Government Fund	58
Shearson FMA Municipal Fund	84
TBC Government Money Fund	28
TBC Cash Management Fund	28
TBC Government Income Fund	
TBC Capital Appreciation Fund	
TBC Special Growth Fund	
Shearson Daily Tax-Free Dividend	82
Shearson Gov't & Agencies	58
Shearson Daily Dividend	58
Shearson Appreciation Fund	
Shearson Income Fund	
Shearson New Directions Fund	
Shearson High Yield Fund	
Shearson Managed Municipals	
Bull & Bear Group, Inc.	
Dollar Reserves	36
Capamerica Fund	
Capital Shares	
Golconda Investors Limited	
Burton J. Vincent, Chesley, Inc.	
Selected Money Market Fund/General Portfolio	56
Selected Money Market Fund/Government Portfolio	56
Selected American Shares	
Selected Special Shares	
Selected Tax-Exempt Bond Fund	
Calvert Asset Management Corp.	
Calvert Tax-Free Reserves	78
Calvert Social Investment Fund	30
Calvert Cash Reserves Money Market Port.	78
Calvert Cash Reserves Treasury Port.	30
First Variable Rate	40
Calvert T-Bill Extra	

*Table 12 is a guide to mutual fund families that allow switching of investments between funds. Money funds included in this DIRECTORY are indicated by page references. For more information, consult Donoghue's MUTUAL FUNDS ALMANAC.

Table 12. FUNDS AVAILABLE FOR EXCHANGE

ADMINISTRATOR/DISTRIBUTOR FUND NAME	PAGE NO.
Calvin Bullock, Ltd.	
Money Shares	50
Bullock	
Bullock Tax-Free Shares	
Canadian	
Dividend Shares	
Monthly Income Shares	
Nationwide Securities	
Capital Preservation Fund	
Capital Preservation Fund	30
Capital Preservation Fund II	30
Carnegie Capital Management Co.	
Carnegie Government Securities Fund	30
Carnegie Tax-Free Income Trust	78
Liquid Capital Income	46
Centennial Capital Corp.	
Daily Cash Government Fund	34
Hamilton Funds, Inc.	
Daily Cash Accumulation Fund	34
Daily Cash Tax-Exempt Fund	78
Centennial Equity Income Fund	
Centennial Growth Fund	
Oppenheimer High Yield Fund	
Centennial Money Market Trust	32
Centennial Tax-Exempt Trust	78
Centennial Government Trust	32
CIGNA Investment Management Corp.	
CIGNA Cash Fund	28
CIGNA Tax-Exempt Cash Fund	78
CG Money Market Fund	70
CG Fund	
CG Income Fund	
CG Municipal Bond Fund	
Colonial Investment Services, Inc.	
Colonial Money Market Trust	32
Colonial Fund	
Colonial Growth Shares	
Colonial High Yield Secs.	
Colonial Income Fund	
Colonial Option Income Fund	
Colonial Tax-Managed Trust	
Colonial Corp. Cash Trust	
Colonial Option Growth Trust	
Columbia Daily Income Co.	
Columbia Daily Income	32
Columbia Fixed Income Securities Fund	
Columbia Growth Fund	
Dean Witter Reynolds InterCapital	
InterCapital Liquid Asset Fund	34
InterCapital Tax-Free Daily Income Fund	78
Sears U.S. Gov't Money Market Trust	34
InterCapital Natural Resource Development Secs.	
InterCapital Dividend Growth Secs.	
InterCapital High Yield Secs.	
InterCapital Industry Valued Secs.	
InterCapital Tax-Exempt Secs.	
Delaware Group of Funds	
Delaware Cash Reserve	36
Delaware Treasury Reserves	36
Delaware Tax-Free Money Fund	80
Decatur Income Fund	
Delaware Fund	
Delchester Bond Fund	
Delta Trend Fund	
DMC Tax-Free Income Trust	
Delphi Capital Sales, Inc.	
Sigma Money Market Fund	60
Sigma Government Securities Fund	60
Sigma Capital Shares	
Sigma Income Shares	
Sigma Investment Shares	
Sigma Special Fund	
Sigma Trust Shares	
Sigma Venture Shares	
Sigma Tax-Free Bond Fund	
Drexel Burnham Lambert, Inc.	
DBL Cash Fund/Money Market Portfolio	34
DBL Cash Fund/Government Securities Portfolio	34
Drexel Burnham Fund	
Dreyfus Service Corp.	
Dreyfus Tax-Exempt Money Market Fund	80
Dreyfus Liquid Assets	36
Dreyfus Institutional M.M.F./Money Market Series	66
Dreyfus Institutional M.M.F./Gov't. Secs. Series	66
Dreyfus Money Market Instruments/Money Market Series	36
Dreyfus Money Market Instruments/Gov't. Secs. Series	36
Dreyfus A Bonds Plus	
Dreyfus Fund	
Dreyfus Leverage	
Dreyfus Number Nine	
Dreyfus Special Income	
Dreyfus Tax-Exempt Bond	
Dreyfus Third Century	
Eaton & Howard, Vance Sanders, Inc.	
Eaton Vance Cash Management Fund	36
Eaton Vance U.S. Government Fund	
Eaton Vance Tax-Free Reserves	80
Eaton Vance Balanced	
Eaton Vance Growth	
Eaton Vance Income	
Eaton Vance Stock	
Eaton Vance Growth Fund	
Foursquare	
Vance Sanders Income	
Vance Sanders Investors	
Vance Sanders Muni Bond	
Vance Sanders Special	
Vance Sanders Tax-Managed Trust	
Fahnestock & Co., Inc.	
Fahnestock Daily Income Fund	38
Philadelphia Fund, Inc.	
Eagle Growth Shares, Inc.	
Federated Securities Corp.	
Federated Tax-Free Trust	80
Money Market Management	50
Federated Tax-Free Income Fund	
Fund for U.S. Gov't. Secs. Fund	
Federated High Income Fund	
Federated Option Income Fund	
Fidelity Distributors Corp.	
Fidelity Cash Reserves	38
Fidelity Tax-Exempt Money Market Trust	80
Fidelity Daily Income Trust	38
Contrafund	
Fidelity Asset Investment Trust	
Fidelity Bond	
Fidelity Equity Income	
Fidelity Fund	
Fidelity Government Securities	
Fidelity High Income	
Fidelity High Yield Municipal	
Fidelity Limited Term	
Fidelity Muni Bond	

Table 12. FUNDS AVAILABLE FOR EXCHANGE

ADMINISTRATOR/DISTRIBUTOR FUND NAME	PAGE NO.
Fidelity Distributors Corp. (Cont.)	
Fidelity Thrift Trust	
Fidelity Trend	
Fidelity U.S. Government Reserves	38
Puritan	
Fidelity Money Market Trust/Domestic Portfolio	66
Fidelity Money Market Trust/U.S. Government Portfolio	66
Fidelity Money Market Trust/U.S. Treasury Portfolio	68
Financial Programs, Inc.	
Financial Daily Income Shares	38
Financial Bond Shares	
Financial Dynamics	
Financial Industrial Fund	
Financial Industrial Inc.	
First Investors Management Corp.	
First Investors Cash Management Fund	38
First Investors Natural Resources	
First Investors Bond App.	
First Investors Discovery	
First Investors Fund Growth	
First Investors Fund Income	
First Investors Option Income	
First Investors Tax-Exempt	
First Trust Money Market Fund	
First Trust M.M.F./Government Portfolio	40
First Trust M.M.F./General Purpose Portfolio	38
First Trust M.M.F./Tax-Free Portfolio	
Founders Mutual Depositor Corp.	
Founders Money Market Fund	40
Founders Growth Fund	
Founders Income Fund	
Founders Special Fund	
Franklin Administrative Services, Inc.	
Franklin Money Fund	40
Franklin Federal Money Fund	40
Franklin Tax-Exempt Money Market Fund	80
AGE	
Franklin Dynatech	
Franklin Growth	
Franklin Income	
Franklin Option Fund	
Franklin Tax-Free Income	
Franklin U.S.Government	
Franklin Utilities	
Research Capital	
Research Equity	
Funds, Inc. Services Corp.	
Current Interest Inc./Money Market Port.	32
Current Interest Inc./U.S. Government Port.	32
Commerce Income Shares, Inc.	
Pilot Fund, Inc.	
Investment Quality Interest, Inc.	
Sunbelt Growth Fund, Inc.	
Goldman & Sachs Company	
ILA Government Portfolio	68
ILA Prime Obligations Portfolio	68
ILA Treasury Obligations Portfolio	68
Government Investors Trust	
Government Investors Trust	42
GIT Cash Trust Government	40
GIT Cash Trust Regular	42
GIT Tax-Free Trust Money Market	80
GIT Tax-Free Trust High Yield	80
Gradison & Company, Inc.	
Gradison Cash Reserves	42
Gradison U.S. Government Trust	42

ADMINISTRATOR/DISTRIBUTOR FUND NAME	PAGE NO.
Growth Research & Management	
U.S. Treasury Securities Fund	62
United Services Good Shares, Inc.	
Good and Bad Times Fund	
Heritage Investment Advisors	
Newton Money Fund	52
Newton Income Fund	
Newton Growth Fund	
NIF/Nationwide U.S. Gov't. Money Market Fund	70
NIF/Nationwide Money Market Fund	70
NIF/Nationwide Fund	
NIF/Nationwide Growth Fund	
NIF/Nationwide Bond Fund	
Investors' Diversified Services, Inc.	
IDS Cash Management Fund	44
IDS Gov't. Securities Money Fund	44
IDS Tax-Free Money Fund	80
IDS Bond	
IDS Growth	
IDS Mutual	
IDS New Dimensions	
IDS Progressive	
IDS Selective	
IDS Stock	
IDS Tax-Exempt Bond	
IDS Variable Payment	
IDS High Yield	
IDS Discovery	
John Hancock Distributors, Inc.	
John Hancock Cach Management Trust	44
Hancock Balanced	
Hancock Bond	
Hancock Growth	
Hancock Tax-Exempt	
Hancock Government Secs.	
Jones & Babson, Inc.	
Babson Money Market Fund/Prime Portfolio	28
Babson Money Market Fund/Federal Portfolio	28
Babson Tax-Free Income Fund	76
Babson Income Trust	
Babson Investment Fund	
Babson Tax-Free Short	
Babson Tax-Free Long	
Kemper Financial Services, Inc.	
Cash Equivalent Fund, Inc./Gov't. Secs. Port.	30
Cash Equivalent Fund, Inc./Money Market Port.	30
Kemper Government Money Market Fund	44
Kemper Money Market Fund	44
Tax-Exempt Money Market Fund, Inc.	84
Kemper Gov't. Guaranteed Secs.	
Kemper Growth	
Kemper High Yield	
Kemper Income & Capital Preservation	
Kemper Municipal Bond	
Kemper Option Income	
Kemper Summit	
Kemper Total Return	
Technology Fund	
Keystone Custodian Funds	
American Liquid Trust	26
Keystone B-1	
Keystone B-2	
Keystone B-4	
Keystone International	
Keystone K-1	
Keystone K-2	
Keystone S-1	

Table 12. FUNDS AVAILABLE FOR EXCHANGE

ADMINISTRATOR/DISTRIBUTOR FUND NAME	PAGE NO.
Keystone Custodian Funds (Cont.)	
Keystone S-3	
Keystone S-4	
Keystone Tax-Free	
Massachusetts Fund	
LNC Equity Sales Corp.	
Retirement Planning Funds of America/Money Market Fund	76
Retirement Planning Funds of America/Equity Fund	
Retirement Planning Funds of America/Bond Fund	
Legg Mason Wood Walker	
Legg Mason Cash Reserve Trust	46
Legg Mason Value Trust	
Lehman Brothers Kuhn Loeb, Inc.	
Lehman Cash Management Fund	46
Lehman Government Fund	46
Lehman Tax-Exempt Money Market Fund	82
Lehman Capital Fund	
The One William Street Fund	
Lexington Management Corp.	
Lexington Money Market Trust	46
Lexington Tax-Free Daily Income Fund	82
Lexington U.S. Gov't. Secs. Money Market Fund	46
Lexington GNMA Income	
Lexington Growth	
Lexington Research	
Lord Abbett & Company	
Lord Abbett Cash Reserve Fund	46
Affiliated Fund	
Lord Abbett Bond-Debenture Fund	
Lord Abbett Developing Growth Fund	
Lord Abbett Income Fund	
Mass. Financial Services Company	
Mass. Cash Management Trust/Money Market Series	48
Mass. Cash Management Trust/Government Series	48
Managed Cash Account Trust	46
MFS Tax-Exempt Money Market Trust	82
Mass. Investors Trust	
Mass. Investors Growth Stock Fund	
Mass. Income Development Fund	
Mass. Capital Development Fund	
Mass. Financial Development Fund	
Mass. Financial Bond Fund	
MFS Managed Municipal Bond Trust	
Mass. Financial High Income Trust	
Mass. Financial Emerging Growth Trust	
Mass. Financial International Trust/Bond Port.	
Merrill Lynch Funds Distributors, Inc.	
Merrill Lynch Retirement Reserves	74
Merrill Lynch USA Government Reserves	48
Merrill Lynch Ready Assets Trust	48
Merrill Lynch Basic Value	
Merrill Lynch Capital	
Merrill Lynch Corp. Bond	
Merrill Lynch Equity Bond	
Merrill Lynch High Quality	
Merrill Lynch Muni High Yield	
Merrill Lynch Muni Ins. PF	
Merrill Lynch Muni Li. Mat.	
Merrill Lynch Special Value	
Merrill Lynch Pacific	
Merrill Lynch Pierce Fenner & Smith	
CMA Money Fund	48
CMA Government Secs. Fund	48
CMA Tax-Exempt Fund	78
Midwest Advisory Services	
Midwest Group Tax-Free Trust/Money Mkt. Port.	82
Midwest Income Trust/Short-Term Gov't. Fund	50
Midwest Income Trust/Intermediate Term Gov't.	
Midwest Income Trust/Cash Management Fund	50
Midwest Group Tax-Free Trust/Ltd. Term Port.	
Murphey Favre, Inc.	
Composite Cash Management	32
Composite U.S. Government Secs. Fund	32
Composite Bond & Stock	
Composite Fund	
Composite Income	
Composite Tax-Exempt Fund	
Mutual of Omaha Fund Management Company	
Mutual of Omaha Money Market Account	50
Mutual of Omaha America Fund	
Mutual of Omaha Growth Fund	
Mutual of Omaha Income Fund	
Mutual of Omaha Tax-Free Income Fund	
NEL Equity Services Corp.	
NEL Cash Management Trust/Money Market Series	50
NEL Cash Management Trust/U.S. Government Series	52
Loomis-Sayles Capital Development Fund	
Loomis-Sayles Mutual Fund	
NEL Equity Fund	
NEL Growth Fund	
NEL Income Fund	
NEL Retirement Equity Fund	
NEL Tax-Exempt Bond Fund	
National Securities & Research Corp.	
National Cash Reserves	52
National Government Reserves	
National Liquid Reserves	52
Fairfield Fund	
National Balanced Fund	
National Bond Fund	
National Growth Fund	
National Income Fund	
National Preferred	
National Stock Fund	
National Tax-Exempt Bonds	
National Total Returns	
Nationwide Annuity Advisors, Inc.	
Nationwide Separate Account Trust: Government Bond Fund	
Nationwide Separate Account Trust: Common Stock Fund	
Nationwide Separate Account Trust: Money Mkt. Fund	74
Oppenheimer Asset Management Corp.	
Daily Cash Government Fund	34
Oppenheimer U.S. Gov't. Trust	52
Oppenheimer Money Market Fund	52
Oppenheimer AIM Fund	
Oppenheimer Directors Fund	
Oppenheimer Fund	
Oppenheimer High Yield Bond Fund	
Oppenheimer Option Income Fund	
Oppenheimer Special Fund	
Oppenheimer Tax-Free Bond Fund	
Oppenheimer Time Fund	
Oppenheimer Target Fund	
PFS Management Services	
FBL Money Market Fund	38
Farm Bureau Growth Fund	
PRO Services, Inc.	
The Money Fund of U.S. Treasury Secs.	50
Medical Technology Fund	

Table 12. FUNDS AVAILABLE FOR EXCHANGE

ADMINISTRATOR/DISTRIBUTOR FUND NAME	PAGE NO.
PRO Services, Inc. (Cont.)	
PRO Fund	
PRO Income Fund	
Parkway Management Corp.	
Parkway Cash Fund	52
Parkway Tax-Free Reserve Fund	82
Parkway U.S. Gov't. Trust	
Philadelphia Life Asset Planning Co.	
Plimoney Fund	54
Southwestern Investors Income Fund	
Plitrend	
Phoenix Equity Planning Corp.	
Phoenix Money Market Series	54
Phoenix Growth Fund Series	
Phoenix Balanced Fund Series	
Phoenix High Yield Fund Series	
Phoenix Convertible Fund Series	
Phoenix Stock Fund	
Phoenix High Quality Bonds	
Preferential Brokerage, Inc.	
Strategic Treasury Positions	60
Strategic Investment Fund	
Strategic Capital Gains, Inc.	
Prudential-Bache Securities	
Chancellor Tax-Free Money Fund	78
MoneyMart Assets	54
Chancellor Gov't. Securities Trust	54
Chancellor Gov't. Secs. Trust-Intermediate Term Series	
Chancellor Equity Fund	
Chancellor High Yield Fund	
Chancellor High Yield Municipal	
Chancellor New Decade Growth Fund	
Chancellor Tax-Managed Utility Fund	
Chancellor Quality Income Fund	
Command Money Fund	54
Command Government Fund	
Command Tax-Free Fund	
Putnam Fund Distributors	
Putnam Daily Dividend Trust	54
Chemical	
Eberstadt Energy Reserves	
Putnam Convertible	
Putnam George	
Putnam Growth	
Putnam High Yield	
Putnam Income	
Putnam Int. Equities	
Putnam Investors	
Putnam Option Income	
Putnam Tax-Exempt Income	
Putnam Vista	
Putnam Voyager	
Surveyor	
Reich & Tang, Inc.	
Short-Term Income Fund	58
Short-Term Income Fund/U.S. Gov't.	58
Daily Tax-Free Income Fund	78
Daily Income Fund	34
Reserve Partners, Inc.	
Reserve Fund/Money Market Port.	56
Reserve Fund/Gov't. Port.	54
44 Wall Street Fund, Inc.	
Templeton World Fund, Inc.	
Templeton Growth Fund, Inc.	

ADMINISTRATOR/DISTRIBUTOR FUND NAME	PAGE NO.
SAFECO Securities, Inc.	
SAFECO Money Market Mutual Fund	56
SAFECO Equity Fund	
SAFECO Growth Fund	
SAFECO Income Fund	
SAFECO Special Bond Fund	
SAFECO Municipal Bond Fund	
Scudder Fund Distributors, Inc.	
Scudder Cash Investment Trust	56
Scudder Government Money Fund	56
Scudder Tax-Free Money Fund	82
National Aviation & Technology	
Scudder Common Stock	
Scudder Development	
Scudder Income Fund	
Scudder International	
Scudder Managed Muni Bond	
Scudder Special Fund	
Securities Management & Research, Inc.	
American National Money Market Fund	26
American National Growth Fund	
American National Income Fund	
American National Bond Fund	
Security Management Company	
Security Cash Fund	56
Security Bond Fund	
Security Equity Fund	
Security Investment Fund	
Security Ultra Fund	
Seligman (J&W) & Co. Marketing, Inc.	
Seligman Capital Fund	
Seligman Common Stock Fund	
Seligman Income Fund	
Seligman Growth Fund	
Seligman Cash Management Fund (Prime)	58
Seligman Cash Management Fund (Gov't)	58
Liberty Cash Management Fund	56
Sentinel Advisors, Inc.	
Sentinel Cash Management Fund	58
Sentinel Bond Fund	
Sentinel Balanced Fund	
Sentinel Common Stock Fund	
Sentinel Growth Fund	
Sentry Equity Services, Inc.	
Sentry Cash Management Fund	58
Sentry Fund, Inc.	
Shearson/American Express	
Shearson Muni Fund	82
Shearson Temp Fund	68
Shearson Fed Fund	68
Shearson T-Fund	68
Smith Barney Harris Upham & Co., Inc.	
The Tax-Free Money Fund	84
National Liquid Reserves	52
St. Paul Advisors, Inc.	
St. Paul Money Fund	60
PRIME Government Money Fund	52
St. Paul Capital Fund	
St. Paul Growth Fund	
St. Paul Income Fund	
St. Paul Fiduciary Fund	
Steadman Security Corp.	
Financial Planners Federal Secs. Fund	38
Steadman Oceanographic Technology & Growth Fund	

Table 12. FUNDS AVAILABLE FOR EXCHANGE

ADMINISTRATOR/DISTRIBUTOR FUND NAME	PAGE NO.
Steadman Security Corp. (Cont.)	
Steadman American Industry Fund	
Steadman Associated Fund	
Steadman Investment Fund	
SteinRoe & Farnham	
SteinRoe Government Reserves	60
SteinRoe Cash Reserves	60
SteinRoe & Farnham Balanced Fund	
SteinRoe & Farnham Capital Opportunities Fund	
SteinRoe & Farnham Stock Fund	
SteinRoe Tax-Exempt Bond	
SteinRoe Bond Fund	
SteinRoe Special Fund	
SteinRoe Universe Fund	
Stratton Management Co.	
Quaker Cash Reserves	54
Stratton Growth Fund	
Energy & Utility Shares, Inc.	
T. Rowe Price Marketing, Inc.	
T. Rowe Price Tax-Exempt Money Fund	84
T. Rowe Price Prime Reserve Fund	60
T. Rowe Price U.S. Treasury Money Fund	62
Price Growth Stock	
Price New Era	
Price New Horizons	
Price New Income	
Price Tax-Free Income	
Transamerica Fund Sales, Inc.	
Transamerica Cash Reserves	62
Transamerica Capital Fund	
Transamerica New Income Fund	
Tucker Anthony & R.L. Day, Inc.	
Tucker Anthony Cash Management Fund	62
Tucker Anthony Tax-Exempt Money Fund	84
Tucker Anthony Government Security Fund	62
USAA Investment Management Co.	
USAA Federal Securities Money Market Fund	62
USAA Mutual Fund/Money Market Fund	62
USAA Capital Growth Fund	
USAA Income Fund	
Sunbelt E.R.E.	
Unified Management Corp.	
Great Lakes Money Fund	42
Liquid Green Trust	46
Unified Accumulation Fund	
Unified Growth Fund	
Unified Income Fund	
Unified Mutual Shares	
Value Line Securities, Inc.	
Value Line Cash Fund	64
Value Line Fund	
Value Line Income Fund	
Value Line Leveraged Growth Investors	
Value Line Special Situations Fund	
Value Line Bond Fund	
The Vanguard Group, Inc.	
Vanguard Money Market Trust/Prime Port.	64
Vanguard Money Market Trust/Federal Port.	64
Vanguard Municipal Bond Fund/Money Market Port.	84
Invest	
Morgan Growth	
Qualified Dividend Port. I	
Qualified Dividend Port. II	
Vanguard Fixed Income High Yield	
Vanguard Fixed Income Investment Growth	

ADMINISTRATOR/DISTRIBUTOR FUND NAME	PAGE NO.
The Vanguard Group, Inc. (Cont.)	
Vanguard Muni High Yield	
Vanguard Muni Intermediate Term	
Vanguard Muni Long-Term	
Vanguard Muni Short-Term	
Wellesley Income	
Wellington	
Windsor	
Waddell & Reed, Inc.	
United Cash Management Fund	62
United Government Cash Fund	64
United Accumulation	
United Bond	
United Continental Growth	
United Continental Income	
United High Income	
United Income	
United Municipal Bond	
United Science	
United Vanguard	

Table 13A. TOP PERFORMING GENERAL PURPOSE MONEY FUNDS

Money Funds Available to All Investors

	FUND NAME	Average Yield Full Year (%) 12/31/82		FUND NAME	Average Yield Full Year (%) 12/31/81
1.	Kemper Money Market Fund, Inc.	13.40	1.	American General Reserve Fund, Inc.	18.03
2.	Cash Equivalent Fund, Inc./Money Market Portfolio	13.26	2.	Value Line Cash Fund	17.99
3.	Value Line Cash Fund	13.24	3.	Cash Equivalent Fund	17.71
4.	Dreyfus Liquid Assets	13.20	4.	Kemper Money Market Fund, Inc.	17.70
5.	American National Money Market Fund, Inc.	13.17	5.	Daily Cash Accumulation Fund, Inc.	17.58
6.	American General Reserve Fund, Inc.	13.05	6.	Transamerica Cash Reserve, Inc. Seligman Cash Management, Inc.	17.56 17.56
7.	Lexington Money Market Trust	13.00	7.	Dollar Reserves Mass Cash Management Trust	17.52 17.52
8.	Fidelity Cash Reserves Putnam Daily Dividend Trust	12.96 12.96	8.	Financial Daily Income Shares MoneyMart Assets	17.51 17.51
9.	NEL Cash Management Trust/Money Market Series	12.91			
10.	T. Rowe Price Prime Reserve Fund, Inc.	12.89			

Table 13B. TOP PERFORMING GOVERNMENT-ONLY MONEY FUNDS

Money Funds Available to All Investors

	FUND NAME	Average Yield Full Year (%) 12/31/82		FUND NAME	Average Yield Full Year (%) 12/31/81
1.	First Variable Rate Fund	12.14	1.	First Variable Rate Fund	16.97
2.	Cardinal Government Securities Trust	12.10	2.	Government Investors Trust	16.87
3.	Government Investors Trust	12.01	3.	Fund for Government Investors	16.27
4.	Dreyfus Money Market Instruments/Government Securities Series	11.92	4.	Merrill Lynch Government Fund	16.16
5.	Merrill Lynch CMA Government Fund	11.81	5.	Cardinal Government Securities Trust	16.13
6.	Fund for Government Investors	11.69	6.	Capital Preservation Fund II	16.00
7.	Reserve Fund/Government Portfolio	11.63	7.	Midwest Income Trust/Short-Term Government Fund	15.96
8.	Merrill Lynch Government Fund	11.61	8.	Shearson Government & Agencies	15.85
9.	Fund for Ready Income	11.60	9.	AARP U.S. Government Money Market Trust	15.84
10.	Vanguard Money Market Trust/Federal Portfolio	11.59	10.	Carnegie Government Securities	15.80

Table 13C. TOP PERFORMING TAX-FREE MONEY FUNDS

Money Funds Available to All Investors

	FUND NAME	Average Yield Full Year (%) 12/31/82	FUND NAME	Average Yield Full Year (%) 12/31/81
1.	T. Rowe Price Tax-Exempt Money Fund	7.39	1. Scudder Tax-Free Money Fund	7.66
2.	Dreyfus Tax-Exempt Money Market Fund, Inc.	7.18	2. Dreyfus Tax-Exempt Money Market Fund, Inc.	7.29
3.	Calvert Tax-Free Reserves, Money Market Portfolio	7.12	3. Fidelity Tax-Exempt Money Market Trust	7.02
4.	Dean Witter InterCapital Tax-Free Daily Income Fund	7.10	4. Vanguard Municipal Bond Fund/ Money Market Portfolio	6.70
5.	Fidelity Tax-Exempt Money Market Trust Municipal Cash Reserve Management	7.07 7.07		
6.	IDS Tax-Free Money Fund, Inc.	7.04		
7.	Vanguard Municipal Bond Fund, Money Market Portfolio	7.03		
8.	Lexington Tax-Free Daily Income Fund	7.01		
9.	Nuveen Tax-Exempt Money Market Fund, Inc.	6.97		
10.	Scudder Tax-Free Money Fund	6.92		

SECTION IV

Retirement Plans Using Money Funds

Tables 14 and 15

Table 14. Money Funds Offering IRAs Requiring No Minimum Investment

Table 15. Money Funds Offering Keogh Plans Requiring No Minimum Investment

HOW TO SET UP AN IRA OR KEOGH

Who Is Eligible?

All working individuals and their spouses are now eligible for Individual Retirement Accounts (IRAs). You can contribute up to 100% of your annual earned income or $2,000, whichever is less, to an IRA. This income is not taxed until you take the money out at retirement (or anytime between the ages of 59½ and 70½). You can also take a tax deduction for your IRA contributions when filing your taxes. Even if you are already covered by a corporate pension or profit sharing plan, Keogh, or any other type of retirement plan, you can still set up an IRA.

Keogh plans are for people who are self-employed, either full- or part-time, or who run an unincorporated business, such as a partnership or sole proprietorship. You can invest up to 15% of your salary or $15,000, whichever is less, each year, and defer taxes on that income until you take the money out at retirement (after age 59½). You can deduct Keogh contributions from current taxes when filing your tax returns.

Invest Now

You can open an IRA any time until April 15 for the previous year. A Keogh plan must be set up before year-end but you can contribute to a Keogh until April of the following year. Remember, the sooner you contribute, the sooner your money earmarked for retirement begins earning tax-free dividends or interest. If possible, fund your account to the maximum immediately, so the benefits of compounding can be fully realized.

Shop Around

You can start an IRA or Keogh with a bank, savings and loan institution, brokerage firm, insurance company, or no-load mutual fund family. We think the best place to start an account is with a no-load mutual fund family. If you start out with a money fund that allows switching, you will have the flexibility to move into other types of mutual funds when the economic environment or your financial goals change.

Don't tie up your retirement money in bank or savings and loan institution deposit instruments. If you invest in one and then decide that another investment is a better deal, you'll have to pay an early withdrawal penalty with six months interest. If you invest in a no-load mutual fund, you will avoid commission charges and gain the freedom to switch among money funds, equity funds, and bond funds without worrying about penalties or commissions.

Pick the Money Fund That's Right for You

Compare the performance of the funds offering these plans. (See Tables 1-4 beginning on page 13 of this DIRECTORY.) If you are an investor who is more concerned with safety than achieving the highest possible yields, a "government-only" money fund may be the right investment for your retirement dollars.

Opening Your Account

Once you've chosen a money fund, send for its prospectus, IRA and Keogh information, and application forms. You can open an IRA or Keogh plan at a fund even if you currently are not a shareholder. When using a money fund for your retirement investment, the minimum initial investment will be lower than the usual initial investment for regular money fund accounts — usually $250-$500 instead of $500-$1,000 or higher investment minimum. This section is broken into:

Table 14. Money Funds Offering IRAs Requiring No Minimum Investment

Table 15. Money Funds Offering Keogh Plans Requiring No Minimum Investment

Fees Differ Significantly — Be Sure to Check!

Fees for setting up an IRA or Keogh plan vary, but generally if you use a stockbroker to set up your plan, the average fees can be $40 or higher. The average fees charged by money funds and mutual fund companies are $10-$15.

Before setting up any retirement plan, consult your personal tax advisor.

Table 14.
MONEY FUNDS OFFERING IRAs REQUIRING NO MINIMUM INVESTMENT

Money Funds Available To All Investors

FUND NAME	Maintenance Fee: Initial/ Subsequent ($)
Alliance Capital Reserves, Inc.	5 / 10
Alliance Government Reserves, Inc.	5 / 10
American Liquid Trust	None / 10
Chancellor Gov't Securities Trust/Money Market Series	5 / 10
Composite Cash Management Co.	15 / 15
Composite U.S. Government Securities	15 / 15
Eaton Vance Cash Management Fund	Varies
First Trust Money Market Fund/General Purpose Portfolio	10 / None
First Trust Money Market Fund/Government Portfolio	10 / None
IDS Cash Management Fund, Inc	10 / None
IDS Government Securities Money Fund	10 / None
IDS Tax-Free Money Fund, Inc.	10 / None
Liberty Cash Management Fund, Inc.	5 / 5
Merrill Lynch USA Government Reserves	Varies
MoneyMart Assets, Inc.	5 / 10
Mutual of Omaha Money Market Account	None / 10
Quaker Cash Reserves, Inc.	5 / 10
Seligman Cash Management Fund/Government Portfolio	5 / 5
Seligman Cash Management Fund/Prime Portfolio	5 / 5
Sigma Government Securities Fund, Inc.	10 / None
Sigma Money Market Fund, Inc.	10 / None
Summit Cash Reserves Fund	None / None
Transamerica Cash Reserves, Inc.	None / 6
U.S. Treasury Securities Fund	5 / 10

Table 15.
MONEY FUNDS OFFERING KEOGH PLANS REQUIRING NO MINIMUM INVESTMENT

Money Funds Available To All Investors

FUND NAME	Maintenance Fee: Initial/ Subsequent ($)
Alliance Capital Reserves	5 / 10
Alliance Government Reserves	5 / 10
American Liquid Trust	None / 10
Brown (R.C.) Money Market Fund	10 / None
Chancellor Gov't Securities Trust/Money Market Series	5 / 10
Composite Cash Management Co.	20 / 20
Composite U.S. Government Securities	20 / 20
Eaton Vance Cash Management Fund	Varies
First Trust Money Market Fund/General Purpose Portfolio	10 / None
First Trust Money Market Fund/Government Portfolio	10 / None
IDS Cash Management Fund, Inc.	18-35 / yr.
IDS Government Securities Money Fund	18-35 / yr.
IDS Tax-Free Money Fund, Inc.	18-35 / yr.
Liberty Cash Management Fund, Inc.	5 / 5
Merrill Lynch USA Government Reserves	Varies
Money Fund of U.S. Treasury Securities	None / 36
MoneyMart Assets, Inc.	5 / 10
Mutual of Omaha Money Market Account	None / 12
Quaker Cash Reserves, Inc.	5 / 10
Seligman Cash Management Fund/Government Portfolio	5 / 5
Seligman Cash Management Fund/Prime Portfolio	5 / 5
Sigma Government Securities Fund, Inc.	10 / 10
Sigma Money Market Fund, Inc.	10 / 10
Transamerica Cash Reserves, Inc.	5 / 6
U.S. Treasury Securities Fund	5 / 10